

MARKETING THE URBAN NEIGHBORHOOD:
AN EXAMINATION OF CONCEPTS,
STRATEGIES, AND TECHNIQUES

by

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ABSTRACT

The late sixties and early seventies marked a period of increasing innovation in the practice of public sector marketing. City planners in many of the nation's cities had begun utilizing various marketing concepts, strategies, and techniques to support the revitalization of older urban neighborhoods and restore the cities' economic base.

As the cost of housing in suburban areas skyrockets, and the nation is faced by severe energy shortages, the prospect of revitalizing older, urban neighborhoods may be an idea whose time has come. Indeed, revitalization has taken off in literally hundreds of older urban neighborhoods around the nation.

This thesis develops a contextual and historical understanding of the experience of utilizing various marketing techniques to build neighborhood confidence and investment in Boston. Two neighborhoods where marketing strategies were utilized to build neighborhood confidence and investment are evaluated in the first case study. The second case study examines the applicability of employing the same or similar strategies to support neighborhood improvement in two other neighborhoods.

The results of detailed interviews with professionals in the urban development process, neighborhood residents, and government officials are presented in conjunction with an analysis of the effectiveness of the strategies that were employed. This thesis helps to develop an understanding of how various marketing concepts, strategies, and techniques can be used to build more healthy urban living environments. Finally, it concludes by discussing the role of marketing in public planning and management based on the experience of marketing urban neighborhoods in Boston.

Thesis Supervisor:
Phillip L. Clay
Assistant Professor

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Thesis Supervisor: Phillip L. Clay, May 1978

CHAPTER 1

PURPOSE

The objectives of this thesis is to evaluate the marketing strategies employed by the City of Boston and neighborhood residents to support the processes of neighborhood revitalization in two Boston neighborhoods. Based upon our examination of the experience of the first two neighborhoods we will extrapolate to evaluate the applicability of employing similar "marketing strategies" to support revitalization in two other urban neighborhoods. By marketing strategies we mean the employment of a specific set of tactics and techniques designed to facilitate the interest and investment of various publics in intended neighborhoods.

We will use two case studies that focus on four older urban neighborhoods in the City of Boston. The first case study will examine the combined efforts of neighborhood residents and the City of Boston in marketing the Ashmont Hill and Melville-Park neighborhoods in the Dorchester section of Boston. The second case study will evaluate the applicability of employing marketing strategies to support neighborhood revitalization in Sav-Mor and Highland Park, two neighborhoods in the Roxbury Section of Boston.

Throughout this study the term "revitalization" will be used interchangeably with "restoration", "reinvestment", and "rehabilitation" to "connote the stemming of decline and regeneration of a viable neighborhood living environment and

housing market". (1) Neighborhood revitalization may take many forms that range from compliant code enforcement and other government sponsored initiatives to private investment and "sweat equity" approaches initiated by private individuals or groups.

We are interested in the revitalization of urban neighborhoods because as long as people live in these neighborhoods, there will be social costs associated with disinvestment and decline. A healthy living environment contributes to the psychological well being of the residents. The "neighborhood revitalization" efforts of various coalitions of individuals and groups around the country indicate that neighborhood decline can be arrested under certain conditions given certain inputs and stimuli. The range of factors and forces that can combine to spark "revitalization" are many and will be discussed in depth in Chapter Two.

The Dorchester neighborhoods were selected because both have experienced substantial revitalization in recent years. Marketing strategies were employed by neighborhood groups and the City of Boston to spur revitalization in both neighborhoods. The objective of analysis will be to evaluate the extent to which the marketing strategies employed by neighborhood residents and city officials supported the market and sub-market forces at work. Interviews with neighborhood residents, key actors in the urban development process, and

city officials have been conducted to gather relevant information.

The second case study was selected because both neighborhoods have experienced small scale "revitalization" in recent years. The quality of the housing stock, proximity to downtown Boston, and attractive architectural and topographic features of the neighborhoods suggest that "revitalization" could take off. Based upon our evaluation of the first case study, we will extrapolate to test the feasibility of employing "marketing strategies" to stimulate reinvestment.

There is much yet to be learned in employing marketing concepts, strategies and techniques to support the "revitalization" of urban neighborhoods. A whole host of neighborhood groups and municipal governments across the country have begun to use marketing strategies to direct demand through building confidence on the part of present residents and thereby spur investment, attract new residents, attract industry, and increase the municipal tax base.⁽²⁾ It has not yet been determined if the municipal interest in marketing is a passing phase of interest or the permanent organizational adoption of an innovation. The adoption of marketing strategies by neighborhood groups to support their activities is a relatively new phenomenon, and as such has not been the focus of much research. Our self-appointed task then, is to examine and evaluate the Dorchester experience and hypothe-

size its applicability to Highland Park and Sav-Mor in order to make some judgements or inferences about how "marketing" fits into urban development and the process of neighborhood revitalization.

PUBLIC AND NON-PROFIT MARKETING: A DEFINITION AND A RATIONALE

In 1969, Kotter and Levy published their new classic article, "Broadening the Concept of Marketing", in which they criticized the then popular view of marketing as a "function peculiar to the business firm".⁽³⁾ Their article represented a challenge to the prevailing assumptions of most students of marketing who considered marketing in non-profit areas such as higher education, politics and government, and fundraising as merely ^{public} relations or promotional activities. Their article, arguing for the incorporation of marketing thought and marketing theory to the activities of public and non-profit agencies, stimulated a debate which continues to flourish and remains to be solved.

During this period, "non-business marketing," has been integrated into the mainstream of both marketing theory and practice. A number of public agencies and non-profit organizations have adopted formal marketing functions. Other public agencies have utilized certain marketing tools, such as "segmentation" and "information dissemination strategies".

The dedication of the entire July 1971 issue of the Journal of Marketing to marketing's changing social and

environmental role marked a milestone in the development and professional recognition of the "social marketing concept".⁽⁴⁾ Among the applications of marketing techniques discussed in that edition were fundraising, health services, population problems, and solid waste recycling.

Kotter defines the societal marketing concept as a "consumers need orientation backed by integrated marketing aimed at generating consumer satisfaction and long-run consumer welfare as the key to satisfying organizational goals".⁽⁵⁾ The evolution of "social marketing" can be traced through several stages of consciousness developed by Kotter in his "generic concept of marketing". Consciousness One conceived of marketing as a business subject concerned with market transactions; Consciousness Two broadened the role of marketing to include all transactions where "one can identify an organization, a client group, and products broadly defined". Consciousness Three argued that "marketing applies to an organization's attempt to relate to all of its publics, not just its consuming publics". The marketing mix (actual marketing plan) is extended to include donor publics as well as consuming publics in Consciousness Three.⁽⁶⁾

Lovelock and Weinberg argue in their recent article, "Public and Non-Profit Marketing Comes of Age", that the "controversy over broadening the marketing concept is now over".⁽⁷⁾ They go on to suggest that a new debate has re-

placed the old. The new debate focuses on whether or not two distinct disciplines exist for profit and non-profit marketing. Generic differences and similarities between "social marketing" and "marketing" are the focus of the current debate.

A model developed by Hunt in 1976 proposed a conceptual model of the nature and scope of marketing that included specific categories for non-profit and profit marketing. Hunt, subsequently defended his model against critics who argued that dichotomy was unnecessary with the following statement:

My own belief is that the similarities between marketing in the profit sector versus non-profit sector greatly outweigh the differences...

(But) I suggest that the profit sector/non-profit sector dichotomy will be useful until such time as (1) "broadening the concept of marketing" ceases to be controversial, into all marketing courses (and not treated as a separate subject with separate courses), (3) administrators of non-profit organizations generally perceive their organizations as having marketing problems, and (4) these administrators hire marketing people and, where appropriate set up marketing departments.(8)

In the balance of this thesis we will attempt to examine the marketing activities of a government agency (City of Boston) and non-profit groups (neighborhood associations) with a special focus on discerning the meaningful differences between what marketing is, (as defined in the conventional sense) and what is actually occurring.

THESIS STRUCTURE

In order to achieve the objectives of this thesis, we recognize the necessity for placing this activity in context by relating some historical background that will be useful in understanding how government and residents have intervened to "revitalize" neighborhoods. Thus, it will be necessary to first discuss the dynamics of neighborhood revitalization and the prior role of government intervention in urban development. We are interested in marketing only as it is used in the context of a support mechanism for neighborhood revitalization.

Therefore in Chapter two, we develop a contextual framework for further discussion and deal with a brief history of neighborhood revitalization, its evolution, and its different stages and ~~various forms, (i.e. gentrification, upgrading, etc).~~. In Chapter 3 we set forth a methodology to facilitate our actual evaluation in Chapter 4. An explanation of the case study approach will detail the choice of the two sets of neighborhoods, and how the choice of the respective neighborhoods will affect the planning and implementation of a marketing plan.

Following the two descriptive case studies in Chapters 4 and 5, a synthesis in Chapter six will bring all the operational, social, political, and economic criteria together in order to make some judgements or inferences relative to the role of marketing in neighborhood revitalization.

The chapter will conclude by making some inferences and judgements concerning the role of marketing in public planning and management based on the Boston experience.

CHAPTER 2

It is important to begin a discussion of "neighborhood revitalization" by developing a contextual framework that pieces together the historical underpinnings that have set the stage for the current activity. One must start developing this framework by examining one of the major characteristics of urban decline in the postwar period which is, the loss of the urban middle class. By far the single most important variable associated with the decline of cities, the massive movements of population from city to suburb during the decade of the 1950's and 1960's left many older cities in shambles, shackled by a declining tax base and rising operating costs.

The large scale loss of the middle class population accounted for a major deterioration of much of the older housing stock in cities. Between 1960 and 1970, 56 of the nations' 153 cities containing over 100,000 people lost population and from 1970 to 1973, 87 of those same 153 cities lost population. In the northeast the massive population shifts were even more pronounced with 26 out of 28 cities losing population between 1970 and 1973. During the same period, the north-central region experienced the same fate with 29 out of 41 cities losing population.⁽¹⁾

The residual effects of the loss of middle class popu-

lation were chronicled in a 1970 edition of the journal, The Public Interest entitled "Is the Inner City Doomed". The authors contended that the population shifts signaled the end of one era and the beginning of another with the city serving as a repository of a permanent underclass population. Likening the city to a sandbox, Sternlieb suggested the following:

Given that the older central cities have lost their capacity to serve as staging areas for newcomers, the question inevitable poses itself; What is the function of these cities? Permit me to suggest that it has become essentially that of a sandbox.

A sandbox is a place where adults park their children in order to converse, play or work with a minimum of interference. The adults having found a distraction for their children, can get on with the serious things of life. There is some reward for the children in all of this. The sandbox is given to them as their own turf.(2)

The residual effect of the population shifts that Sternlieb spoke of were compounded by the massive in-migration of the rural poor and loss of industry that accompanied the population shifts. Federal policies have played a significant role in this process that may be referred to as the "suburbanization of the urban middle class", through subsidies to home ownership and highway construction.

Other state and local government initiatives proved to be proactive in this process through annexation and incorporation laws that circumscribed boundaries and regulated the

distribution of population. The role of the Federal Housing Administration and federal tax laws continue to exhibit an anti-urban bias through encouraging suburban development at the expense of urban areas. In 1976, income tax deductions for property tax payments and interest on mortgages cost the Federal Government 8.2 billion dollars compared with 5.2 billion spent on all low-income housing.⁽³⁾

A major 1977 study conducted by the Rand Corporation that focused on interregional disparities in economic development pinpointed some of the other Federal and local initiatives that were proactive in suburbanization:

Construction of the interstate highway system has encouraged the suburbanization of both firms and population and has probably been the major federal influence on the process. In addition, a number of public construction programs including water and waste treatment plants have favored suburban areas.⁽⁴⁾

Suffice it to say, middle class families were not only pushed out of the city, they were pulled out through non-market governmental initiatives and market forces. The social and economic impact of government programs since W.W. II need to be briefly explicated to further examine the current social and economic milieu of urban areas. The new forms of partnership that have developed between government and industry during this period have "emerged in housing which illustrate both the possibilities and the problems in a mixed economy". The housing product produced

by these "new forms of partnership" form the crux of "neighborhood revitalization" because the condition of housing stock is ipso facto the condition of a neighborhood.

EARLY INTERVENTION

In the early 1930's, the proponents of improved national housing succeeded in obtaining the intervention and assistance of the federal government. The failures of the Hoover Administration to stem the rising tide of mortgage foreclosures (in 1933 over 1000 foreclosures were occurring each day) through increasing the supply of capital, led to the establishment of the Federal Housing Administration in 1934.

The F.H.A. was established to encourage home building by insuring new home mortgages and loans at lower interest rates for longer periods. The primary emphasis on home building of the F.H.A. did little to provide more moderate income housing. F.H.A. policies actually discouraged underwriting of mortgages on low-priced homes and rental units. It was not until after W.W. II when the nation was faced with a severe housing shortage that the F.H.A. began to encourage the issuance of mortgages for low-priced homes.

In the four year series of Congressional debates that led to the Housing Act of 1949, the fundamental issues raised concerned what interest groups and governmental units would benefit most from government intervention in the home mortgage market. As mentioned, the pent-up demand for shelter of

returning war veterans precipitated these discussions that resulted in an extension of the federally aided low-rent housing program and F.H.A. insurance for low-priced houses.

It is important to note that government intervention in housing began ~~as a carrot~~ to encourage the "home-building industry" to produce more units. The "home-building industry" did not as a rule build low-priced housing because there were little if any, economic rewards to be realized in building such housing. To build low priced housing in the pre and post-war years would mean builders would usually have to take a loss. It is precisely for that reason that government subsidies were needed to encourage construction of low-priced housing.

URBAN RENEWAL

In the early post-war years a few communities had begun to experiment with the enforcement of housing and sanitary codes to improve the deterioration of housing. The scatteration of powers among various city agencies proved to be problem in the enforcement process yet the concept was met with enthusiasm. A government advisory committee appointed under President Eisenhower recommended an expansion of such programs and the enhanced powers of government over private land. This initiative led to the "Urban Renewal Program" in the Housing Act of 1954.

Government control over land and government incentives for developers could restore much of the cities economic base through large-scale construction, ~~was the concept~~ behind urban renewal. This was the "tall towers.. Green malls" approach that has come to signify massive displacement as the phrase "negro removal" aptly states.

The effort to restore the city's economic base under the "urban renewal" program proved to be a bonanza for developers and a nightmare for many residents of urban renewal areas such as Bostons' West End and South End. An analysis of the social and economic impact of urban renewal and highway corridor location reveals that a great deal of dislocation and displacement occurred. Research conducted by Gans and others has established that many of those persons whose neighborhoods were effected by urban renewal experienced social alienation as their social networks were disrupted. (5)

The major failings of the program can be briefly summarized as follows: (6)

- . It drove small businesses out of business
- . It displaced hundreds of thousands of families
- . It left a lasting suspicion of federal programs with local people
- . It destroyed the social fabric of urban neighborhoods
- . It tore down more housing than it put up

The urban rebellions of the mid-sixties marked a major turning point in the national recognition of the state of conditions of our cities. In a period of rising expectations the "Other America" of our cities was contrasted in living color against the rest of the nation on the pages of Life Magazine and network news. The Office of Economic Opportunity programs were expanded in 1964 with the "Model Cities" program to respond to conditions of abject poverty and rising unrest in many of the nation's cities. (see figure 1)

The Model Cities program was an outgrowth of the community action coordinating concept developed between the Office of Economic Opportunity and community action agencies on the local level. After a faulty start, Model Cities was officially enacted in 1966 as a new structure for administering urban programs. Frieden and Kaplan attribute the failures of the program to the following:⁽⁷⁾

- . Unforeseen problems in the initial design of the program
- . Funding limitations
- . Unrealistic red-tape planning requirements for participating cities
- . The politics of the federal governments grant-in-aid system.

THE NEW FEDERALISM

The Model Cities Program was folded into the Community Development Block Grant Program in 1974, and became the first



piece of legislation signed into law by President Ford.

Conceived as the centerpiece of the Nixon Administration "New Federalism", the legislation was designed to facilitate a "lessening of federal directives and new emphasis on local government decision-making". This notion was strengthened on Capitol Hill by the failings of the Federal Government to effectively "run things from Washington" on a local level in the Model Cities program.

The Housing and Community Development Act of 1974 stands clearly as the legislative manifestation of the pre-eminence of a new coalition in Congress that is responsive to its suburban constituency. The same social forces also generated enough momentum "to dominate the metropolis, state legislatures, and regional decision making bodies" during this period.⁽⁸⁾ The incipient pre-eminence of suburban areas in Congress reflected the lack of a large scale national concern over the plight of the cities and led to the dismemberment of already existing programs and a freeze on new initiatives that were in the works.

The moratorium placed on federal housing programs and refusal to recognize the declining plight of America's older Northeast and North Central cities (as well as pockets of the cities experiencing growth in other regions) under the Nixon-Ford presidency severely restricted any local public

sector initiatives. The residual effects of "suburbanization" left many cities with such a depleted tax base that upwards of 80 percent of total operating budgets had to be slotted to pay for the salaries of public (9)

Neighborhood Initiated Improvement

The point has been made that the refusal of the Nixon-Ford presidencies to recognize the "urban problem" has furthered "local initiative and self-reliance" and that "it has helped strengthen the voices of city residents and officials who prescribe rehabilitation and neighborhood planning". Certainly, the Community Development Block Grant Program has fostered citizen input into local government decision making through "citizen participation" requirements, however, this process dates back to "urban renewal" and has been evolving over the years. But it would be misleading to cite "new federalist" policies as the fuse that ignited the activities presently taking place in our cities that we call "neighborhood revitalization", "neighborhood conservation" and "neighbrohood upgrading". On the contrary, a number of other factors independent of the influence of government have combined to kindle the sparks of "revitalization". The following brief summaries list and explain the critical factors that have set the stage for the "revitalization phenomenon."

1) Increased Local Emphasis on Growth

The massive population losses of the mid-sixties caused an alarming slowdown in the growth rates of many of the traditionally high income cities of the nation. This factor has encouraged many municipal governments to

place an increased emphasis on growth and develop policies that are more sensitive to "neighborhoods". Studies of recent central city reinvestment by special census surveys administered during 1970 to 1974 show an across-the-board increase of 8.7% of all types of homeowners. This indicates a major slowdown in "suburbanization" and may indicate the reversal of the trend.(10)

2) Demographic Pressure

The children of the so-called "baby boom" have reached the settlement stage (age 30) when most people who buy homes buy them. This "watermelon coming through the boa constrictor" has generated a huge increase in demand for housing and promises to increase effective demand even more in the future. Between 1970 and 1975, households headed by those between the ages of 25 and 34 increased by 3.3 million.(11) (see figure 2)

3) The High Price of Suburban Houses

The rising costs of a suburban home has outpriced a large part of the market. In 1976, the average suburban home was selling for 50,000 dollars. Coupled with insurance, maintainance and other costs the monthly mortgage payment on the typical suburban home can run as high as 500 dollars requiring an annual income of 25,000 dollars or more.(12)

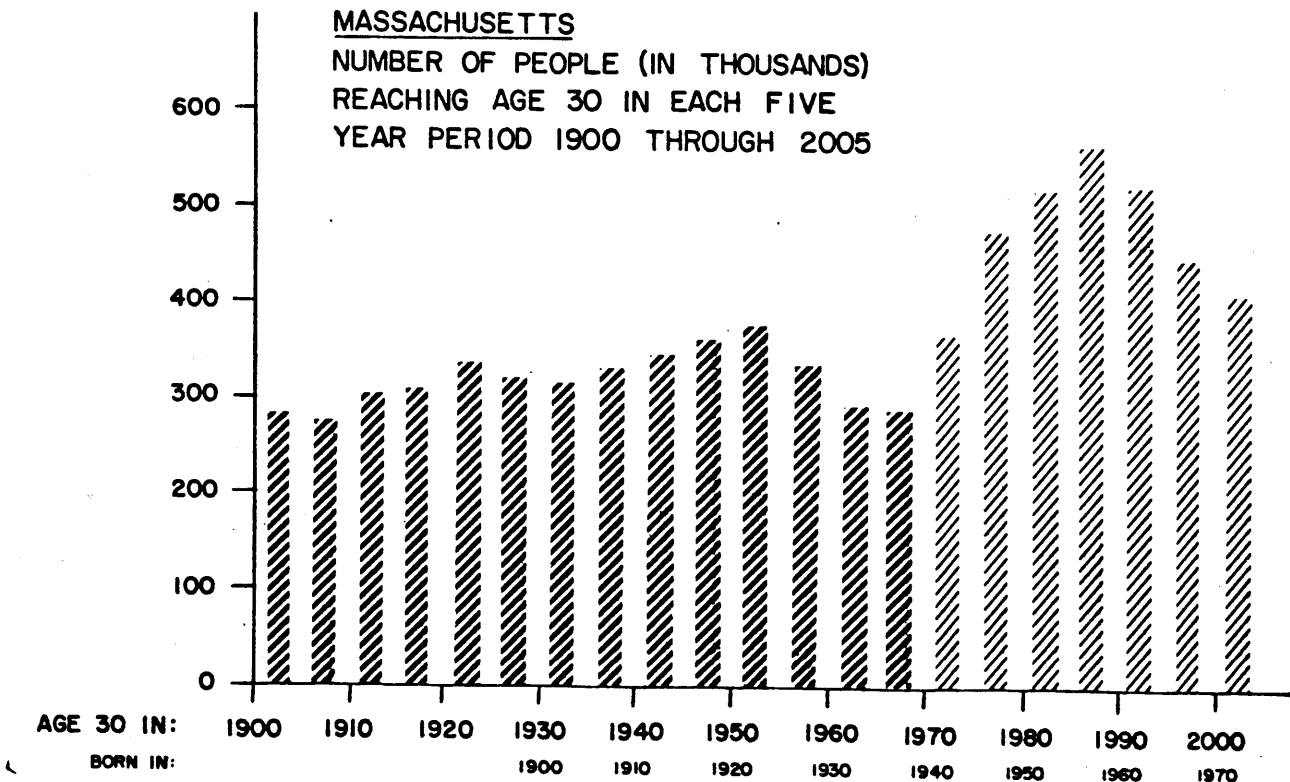
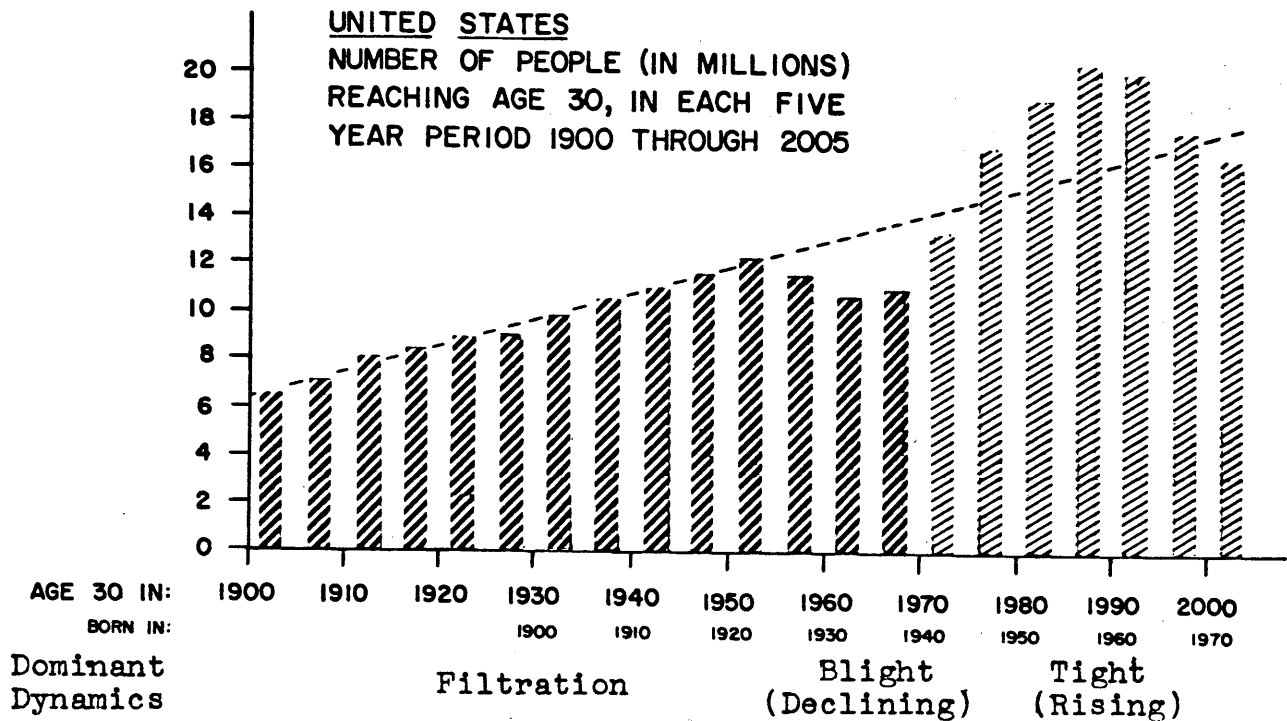
4) Fewer Children

Couples are having fewer children and hence, have far less of fear of city dangers and less concern over public schools.

5) Energy Costs

The rising costs of energy and commuting suggests that in-city living may be a means of saving. This phenomenon could become even more attractive in the future as the nation becomes more energy conscious.

FAMILY SETTLEMENT INDICES



6) Emergent Lifestyles and New Ethics

Changing values and lifestyles may be playing a more significant role in the "re-vestment phenomenon" that we may presently know because of the difficulty of measuring such intangibles. An increased emphasis placed on the old as opposed to the new or "new ethics" that says the "big is bad and the small is beautiful" may be manifesting itself in urban revitalization.

The degree to which these six factors are proactive in the process of "revitalization" may be debatable. However, it is clear that some of these factors are combining to play an increasingly important role in setting the stage for urban neighborhoods to be rediscovered as a place to live. The following discussion will attempt to piece together the critical variables that together have formed the scenario that public policymakers face in planning the future of our neighborhoods.

THE CURRENT ACTIVITY

"Neighborhood revitalization" has become an increasing source of public attention in the past few years. Although not much is presently known concerning the actual extent of "revitalization", recent research studies have revealed that substantial reinvestment is taking place in many of the nations neighborhoods. Cities as diverse as Boston and San Antonio report that a number of neighborhoods are experiencing a wave of private reinvestment and "revitalization".

The renewed interest in central city neighborhoods that

is reflected in actual private dollars invested can be traced back to the sixties. Early examples of "neighborhood revitalization" are Georgetown in Washington, D.C., Capitol Hill in Washington, D.C., Beacon Hill in Boston, and Park Slope in Brooklyn, N.Y. Despite the continued expansion and growing interest in revitalizing city neighborhoods in the seventies, reports of "back to the city movement" are premature at best and totally ill-founded at worst.

A 1975 survey conducted by Thomas Black for the Urban Land Institute found that 48 percent of U.S. metropolitan areas were experiencing some degree of private "revitalization" in the older neighborhoods. Black estimated from his responses that nationwide, 54,000 housing units had been renovated through private investment between 1968 and 1975.⁽¹⁴⁾ This figure only represents a fraction of new construction during the same period and when contrasted against the millions upon millions of existing units hardly suggests a nationwide movement "back to the cities".

Although the scale of "revitalization" may be greatly exaggerated by well-wishers and the media, recent studies as Black's and Clay's indicate substantial "revitalization" is occurring in many of the nations' neighborhoods. The important point to remember is that when contrasted against the simultaneous decline, "revitalization" is only miniscule.

The current attention being afforded "neighborhood re-

vitalization" has spawned a plethora of public policy initiatives ranging from the Congressional establishment of a "National Neighborhood Commission" and "Urban Reinvestment Task Force" To a number of local initiatives such as "homesteading" and "below market interest rate programs". What is most significant about the role of government in "neighborhood revitalization" is that in most documented cases, government involvement came after the efforts of private individuals, not before. (15)



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METHODOLOGY

Having decided that a test of effectiveness for the neighborhood marketing strategies was necessary, we set out to develop some measures to evaluate these strategies. We will stipulate a set of definitional and evaluative criteria in this section in order to facilitate our actual evaluation in Chapter Four. We will use the same set of definitions and criteria in Chapter Five to evaluate the applicability of employing the same or similar strategics, tactics, and techniques in the two Roxbury neighborhoods.

We believe that five general criteria can be used to ask the critical questions which will allow us to effectively evaluate the "marketing" activities we are interested in. These five criteria are listed below:

- 1) What is the amount of effort and level of intensity directed toward goals.
- 2) What is the performance results of efforts along intended lines of change.
- 3) What is the adequacy of performance in terms of total need.
- 4) What is the level of efficiency in terms of maximum output for units of input.
- 5) Was the process the optimal one.

The criteria generally fell into two broad catagories; economic/financial and social/ and political. In the economic and financial category, common indicators such as reinvestment ratios loan to value ratios and median sales prices, can be used to guage the "stage" of a given neighborhood in the "neighborhood life-cycle" on a longitudinal basis which offers measures of comparison. However, it becomes much more problematic to attribute the stemming of decline and uptrend in a neighborhoods life cycle to the introduction and use of "marketing tools." Human judgement must be relied upon for this purpose and interviews have been conducted to gather the pertinent

data. Neighborhood residents who have participated in the "marketing of Melville-Park and Ashmont Hill" and other neighborhood residents have been interviewed.

City officials who have been involved in the planning and implementation of "marketing" strategies in the two Dorchester neighborhoods have also been interviewed. Key actors (bankers, realtors, insurance underwriters, appraisers, and media staff) have been interviewed to determine what, if any impact the "marketing" activities of neighborhood residents and city officials has had on their perceptions of the two neighborhoods, and hence, their actions and involvements in those neighborhoods.

I have conducted all the interviews with city officials and some of the interviews with neighborhood residents and key actors. The remaining interviews were conducted by members of the "Neighborhood Confidence Project".

Social and political indicators are helpful in understanding the overall community context in which various "marketing" tools have been utilized, and how these facts may influence the outcome of using the same or similar strategies in other neighborhoods. Social and political indicators help us to develop a contextual framework within which we may evaluate the activities in question.

Goals and Objectives

According to the Director of "City Living Unit", John Weis, the goals of the project are to "direct demand for homeownership" to target neighborhoods and "leverage the support of key actors in the private sector in the process¹." Strategies and techniques were developed for use in Ashmont Hill that preceeded the involvement of the "City Living Unit ". These strategies and techniques were fitted to the problems that "neighborhood residents perceived to be

contributing to neighborhood decline which were: 1) lack of investment confidence on the part of incumbents and lack of effective demand for home-ownership on the part of prospective owner-occupant buyers who would invest in the housing stock and yardspace,"

- 2) The dysfunctional roles that many key actors had assumed in the neighborhood such as "underappraising" on the part of appraisers; "steering" on the part of realtors who would show only certain houses to blacks and certain houses to whites; difficulties associated with obtaining mortgage and insurance underwriting in an area perceived as declining; negative imagery associated with Dorchester that was communicated through print and electronic media and did not distinguish between Ashmont Hill and Dorchester.

Many of the same strategies that were designed to respond to the above set of conditions were later used to respond to similar conditions in Melville-Park. We will distinguish between the backgrounds of the evolution of a marketing orientation to solving neighborhood problems in the two Dorchester neighborhoods in Chapter 4.

Studying Neighborhood Change

The study of neighborhood change is a complex and difficult undertaking. Neighborhoods do not form "entities" such as "institutions" or formal organizations that have specific limits and agreed upon dimensions. The factors and forces (both market and non-market) that collectively influence equilibrium in a neighborhood are a rather non-additive summation of actions and events. There are some mechanisms of control such as "homeowners associations" that work to control neighborhood change, however, the actions of other neighborhood residents or outsiders can work to upset equilibrium and independently influence the future of a neighborhood.

Phillip Clay compared neighborhoods to the human body in his recent study of "Neighborhood Revitalization" when he wrote:

The human body can withstand a great deal of abuse and discomfort, but under certain conditions even small changes in the basic functions such as elevated body temperature or heart pressure can lead to serious illness or sudden death. Neighborhoods, too, are very strong; they can last through generations, they can absorb and deal with problems and disasters and conflicts. But there is something that is fragile about their basic structure which can reduce their resistance and make them susceptible to the force of atrophy. 2

We know that the equilibrium of a neighborhood is effected by the turnover process that occurs when housing units come up for sale. The interplay between existing residents and newcomers will contribute to determining neighborhood change. Peer group pressure and the socio-economic status of "newcomers" can have profound implications on equilibrium. When neighborhood residents perceive substantial differences between themselves and the "newcomers" reactions may occur that will cause property values to decline or increase depending upon "who" the "newcomers are" and how they are perceived by incumbent residents. If they are of a "higher income" group, incumbent residents may perceive the worth of their property as higher than they might have previously assumed, and thereby be encouraged to invest. If they are of a "lower income" group incumbent residents may perceive the value of their property as "declining" and choose to flee. The in-migrations of minorities into once all white neighborhoods has on occasion precipitated a decline of the value of the housing stock and physical condition of the neighborhood in much the same manner described above.

When a neighborhood no longer attracts the amount of replacement buyers that it once did, it may begin to experience decline. If only 45 qualified replacement buyers appear to replace 50 sellers in a given neighborhood five units will remain on the market until they are purchased by "other" buyers. These five units will eventually go somewhere. The dampening of normal

demand that this surplus of available units creates may depress the prices of other units and begin to decrease the value of the stock. If 55 qualified buyers seek to purchase housing in a given neighborhood and only 50 houses are on the market for sale this may have a reverse effect and have an increasing impact on the value of the housing stock. The process may lead to the "pricing out" of some prospective buyers. These buyers may have been interested in "buying" in the neighborhood but cannot afford the new prices. Too many sellers indicates a drop in neighborhood confidence and too many buyers may lead to "speculation" and "flipping" where buyers resell at profits.

What makes the processes of neighborhood change so complex is the enormous intertwining of the interplay between buyers, sellers, key actors, and others. The communications that take place between all the previously mentioned principals often occurs in subtle, informal and non-predictable ways. Incidents such as difficulties in obtaining mortgage underwriting, underappraising, insurance cancellations may be interpreted to signal decline to key actors, buyers, and sellers which may have a negative impact on the normal replacement process.

Market Perception and Housing Condition

Market perception and housing condition both work to determine the future of a neighborhood. Market perception may be defined as the "interaction of forces" that combine to determine how one perceives a given neighborhood. The research staff of the Boston Redevelopment Authority has developed a conceptual framework matrix to classify neighborhoods using both of these dimensions. Although by no means perfect, this neighborhood classification scheme is helpful in studying neighborhood change. It may be said that neighborhood change occurs when a neighborhood move from one cell to another on the

classification scheme listed in Figure 1. The characteristics listed in Figure 2 indicate the various symptoms associated with each of the stages of housing condition and market perception.

Neighborhoods may be said to have life-cycles that reflect the stages of change neighborhoods experience over periods of time. Neighborhoods may experience decline and downward change in the stage of the life-cycle, or reinvestment which will signal upward change.

Neighborhood Decline

The lack of effective demand acceptable to current residents is a key factor in neighborhood decline. Census data, independent or government sponsored surveys, mortgage trends, interviews and impressions can be combined to classify neighborhoods in the neighborhood classification framework. This information generally proves to be an inadequate because it cannot capture the cumulative impressions of investors. The Ashmont Hill area in Dorchester had high levels of owner-occupancy in 1970, relatively high reinvestment ratios, yet many homeowners worried about decline because of a high proportion of elderly homeowners. Their concerns centered around the probability that a number of units would come up for sale in the next few years compared to the current number of buyers. This concern was exacerbated by negative imagery commonly associated with the area.

We will attempt to classify neighborhoods on the classification scale through the use of available quantitative and qualitative indicators that we will list in this chapter. We will define neighborhood decline as the downward movement of a neighborhood on the classification scale as a result of a lessening of effective demand and perceived decline of residents.

FIGURE 1

Neighborhood Characteristics Associated With
Housing Market/Condition Classifications

		Market Perception			
		Rising	Stable	Declining	Rapidly Declining
Housing Condition	Good Minor Repairs Required	G/R - rising values - rising rents	G/S - ideal neighborhood		
	Fair Moderate Repairs Required	F/R - reverse filtra- tion - absentees taking over - existing ten- ants being displaced - speculation	F/S - greying - low turnover	F/D - blockbusting - unrealistic expectations - arterial or in- dustrial blight - racial fears	
	Poor Major Repairs Required		P/S - market "bottomed out" - some abandon- ment - realistic expectations	P/D - abandonment - foreclosures - multi-prob- lems	P/RD - firebombing - disaster whole- sale

Source: Goetze, Rolf, Building Neighborhood Confidence, Ballinger,
Cambridge, Massachusetts, 1976, p. 35.

Housing Condition

		Market Perception			
		Rising	Stable	Declining	Rapidly Declining
Housing Condition	Good Minor Repairs Required	G/R	G/S		
	Fair Moderate Repairs Required	F/R	F/S	F/D	
	Poor Major Repairs Required		P/S	P/D	P/RD

Source: Goetze, Rolf, Building Neighborhood Confidence, Ballinger, Cambridge, Massachusetts, 1976, p. 34.

The Buyers

When studying buyer behavior in a declining or stable/declining neighborhood it becomes useful to indicate differences between buyers based on their locational decision. This is very difficult to do because it is impossible to determine the actual motivations of all buyers and concomitant perceptions of risk. In understanding what leads to "revitalization" it is helpful to use "metaphors of invasion and succession" because they apply to the evolution of a "different" neighborhood. Even if the newcomers are not different in race or socio-economic status their behavior is different if it leads to "revitalization". In "gentrification", the ecology of invasion metaphor is more appropriate than it is in studying incumbent upgrading yet it does apply well to other forms of "revitalization." The following continuum ranks the "newcomers" along a scale;²

Risk-Oblivious 10% /	Risk-Conscious 30% /	Risk-Averse 75% /	
Pioneers	Early Settlers	Mainstream	Underclass

Pioneers--In marketing terminology pioneer types are often referred to as the "impatient innovator." Pioneers are relatively risk-oblivious in that they do not give much credence to popular norms and standards of behavior. They are "inner-directed" and often impervious to advice and counsel. They like to be "ahead" of the masses and are often viewed as "eccentrics" as a consequence. We should not underestimate the role that "pioneer" types can play in urban revitalization and take their behavior for granted. Often, pioneers recognize the potential of a house, building, and/or neighborhood long before others.

Early Settlers--The early settlers are the early adopters of the innovation and the trendsetters for the mainstream. They are not oblivious of risk

as the pioneers, but more conscious risk takers. The early settlers are not as independent as the pioneers and much more reliant on the advice and counsel of others. Some early settlers observe the "innovative behavior" of others and adopt the action or hear directly about the "innovative behavior" from another person. They are concerned about their relationships with others and worry over whether or not others are following them. The "young professionals" that are rediscovering American cities are mostly "early settlers".

Mainstream--The mainstream is the mass market that represents large numbers of persons. They can be distinguished from the "early settlers" as they are "risk-averse". This may be due to financial constraints or other reasons, however they are not as amenable to risk acceptance as the "early settlers". They adopt the "action" when many others do which makes the risk-averse.

Underclass--The underclass do not have the economic means to participate in the buying process we are describing.

The Roles of Key Actors

Realtors--The role of realtors is critical in the process of neighborhood revitalization because they directly influence the selection and location of housing which most resident homeowners occupy. Usually when a person becomes interested in buying a house the first person they contact is a realtor. A nationwide which assessed the performance of various marketing and advertising techniques found that 73% of prospective home buyers were motivated by newspaper ads, 51% went directly to real estate brokers, 9% were informed by open house signs, billboards, and the like, while 8% found their houses through networks of friends and associates.³

This survey confirms the critical importance of the role of realtors.

Most realtors choose to deal with only certain parts of a city or metropolitan areas. Realtors are often more conscious and sensitive to neighborhood trends than other key actors because of their on-site involvement in neighborhoods.

Realtors have been known to singlehandedly change the state of equilibrium in a neighborhood through "blockbusting" and "steering" which is guiding minorities or lower income persons into a neighborhood en masse, causing decline in the housing market and changing the socio-economic composition of the neighborhood. Realtors are often not very active in markets that are perceived as "declining" because smaller profits are to be realized in a "declining" market.

Appraisers--The role of the appraiser is critical in the process of neighborhood revitalization because they directly influence the availability of mortgage money in a given neighborhood through determining the market value of property before a lending decision is made by a financial intermediary. Various private lending institutions, the Federal Housing Administration and the Veterans Administration may at times hire outside professional appraisers to assess the value of property for their loans. If an appraisal is below the market value and asking price of a given unit a prospective buyer will have difficulty obtaining mortgage and underwriting. This phenomenon is commonly referred to as "underappraising."

The three most common methods appraisers use in determining property value are:

1. Market Data Approach - The values of recent sales of other units in the neighborhood are used as "comprables."
2. The Cost Approach - This approach assesses the current cost of reproducing a property minus depreciation from deterioration and functional and economic obsolescence.
3. The Income Approach - The approach analyzes the value which the property's net earning power can support, based upon a capitalization of the net income.

Many times appraisers use a combination of the above methods. The market data or comparable sales approach is most often relied upon to determine the value of residential properties. The cost approach is most commonly used when estimations of the cost of reproducing the structure and determination of depreciation costs are available. The income approach is most commonly used when assessing rent-producing properties and when expense data (operating costs, maintenance, taxes, etc.) for comparable properties can be estimated.

The role of the appraiser in determining which method will be used to determine value is very subjective and hard to predict. Appraisers, like realtors, have been known to be much less active in declining markets than in stable or rising markets.

Insurance Agents--Insurance agents do not play as significant a role in neighborhood revitalization as realtors and appraisers. Their role is largely that of underwriting conventional insurance policies on houses. In declining areas, the high degree of perceived risk many times makes it more difficult to obtain premiums at reasonable costs than in suburban, or "rising markets" in urban areas. The age of a house often works against obtaining coverage. Some agents will not underwrite conventional policies if a house is more than 10 or 12 years old.

Mortgage Bankers and Financial Institutions

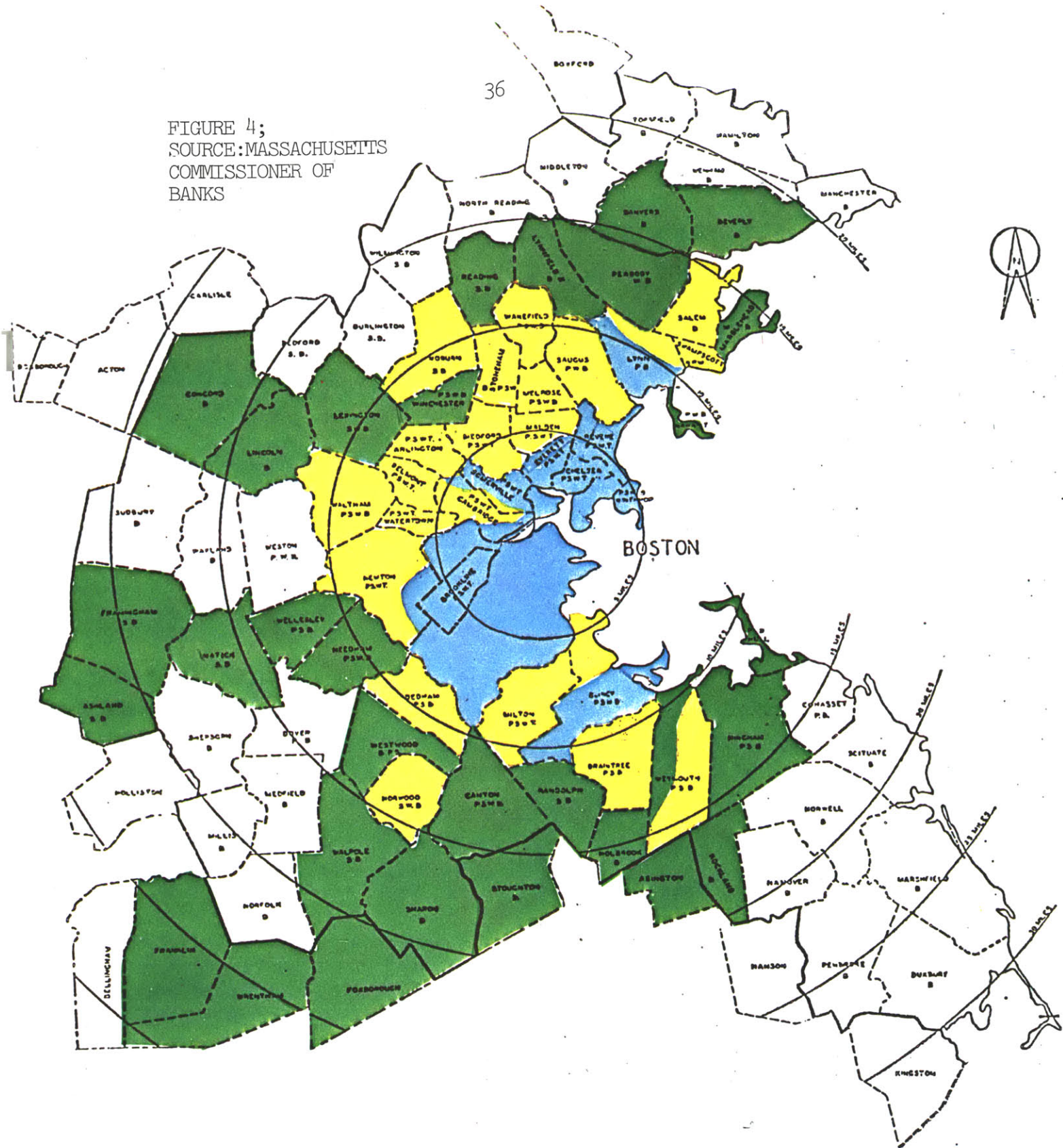
Mortgage bankers and financial institutions play a critical role in neighborhood revitalization. The processes of neighborhood revitalization cannot take off unless buyers can obtain mortgage underwriting. One of the signs of a "declining market" are markets where there are a lot of home sales transactions occurring through private financing. This phenomenon may signal the virtual abandonment of the area by financial intermediaries.

Within the last few years financial institutions have come under the increasing scrutiny of the public amidst charged of "redlining". The Commissioner of Banks for the Commonwealth of Massachusetts has analyzed mortgage lending patterns in the 84 communities of the Boston Metropolitan area by examining bank mortgages outstanding, saving deposit, mortgage applications, and loans granted in each neighborhood during 1975-1977. The finding of the study as listed in a report entitled "Home Mortgage Lending Patterns in Metropolitan Boston" are as follows: (see figures 4 and 5)

- 1) Substantially fewer mortgage dollars have been invested for every savings dollar deposited in urban areas than in suburban area. (See Figure 1 for comparative reinvestment ratios for the Boston Metropolitan area. See Figure for ratios of one-to-four family conventional mortgages to regular savings deposits in Boston neighborhoods by Boston-based banks.
- 2) In many urban neighborhoods the volume of bank mortgages granted was disproportionately low compared with the number of residential sales.
- 3) Where federally-insured mortgages under FHA and VA programs have been heavily concentrated by banks and mortgage company activity in several neighborhoods, often home buyers were not informed about the financial advantages of conventional bank loans. FHA maps delineating these neighborhoods as high risk under their "223(e)" program may have influenced decisions of private institutions to issue federally-insured mortgages in these areas to persons eligible for other less expensive types of mortgages.
- 4) There has been a significant improvement in bank mortgages lending activity in urban area since the first disclosure directive was issued in July 1975. Not only has there been a steady increase in conventional mortgage dollars invested in most Boston neighborhoods, but also the proportion of home sales financed by bank mortgage has increased in urban neighborhoods generally.

On Monday, May 1, 1978, the Commissioner of Banks, Carol Greenwald, issued a regulation requiring the Eliot Savings Bank of Boston to meet specific loan goals for designated city neighborhoods in exchange for approval for a new branch in West Roxbury. The loan goals were detailed in a "community service affidavit" that the Eliot would be required to sign and comply with by June 30,

FIGURE 4;
SOURCE: MASSACHUSETTS
COMMISSIONER OF
BANKS



BANK REINVESTMENT RATIOS IN METROPOLITAN BOSTON, 1977

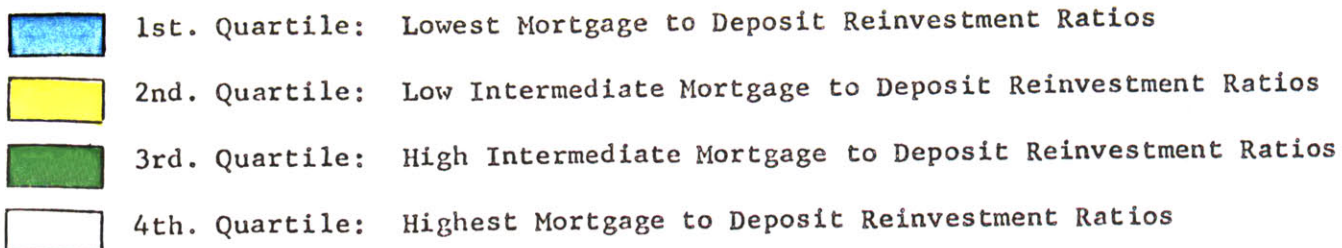


FIGURE 5;
SOURCE: MASSACHUSETTS
COMMISSIONER OF BANKS

Ratios of One-to-Four Family Conventional
and Government-Insured Mortgages to Regular
Savings Deposits in Boston Neighborhoods, by
Boston-Based Banks

Boston Neighborhoods	All Savings and Cooperative Disclosure Banks		Largest Savings Banks		Large Thrifts		Neighborhood Thrifts, South		Neighborhood Thrifts, West		Neighborhood Thrifts, North		Commercial Banks
			Boston 5c Savings Charlestown Savings Home Savings Provident Inst. for Savings Suffolk Franklin Savings		Dorchester Savings Merchants Coop. S. Boston Savings Union Warren Savings Workingsmens Coop.		Eliot Savings Hibernia Savings Hyde Park Savings Meeting House Hill Coop. Pioneer Coop. Roslindale Coop.		Brighton Coop. Chestnut Hill Coop. Coolidge Corner Coop. Grove Hall Savings Volunteer Coop.		Atlantic Savings E. Boston Savings Everett Coop. Haymarket Coop. Winthrop Savings		Capital Bk. & Trust Commonwealth Bk. & Trust First National Bk. N.E. Merchants N.A. Shawmut Bk. N.A. State Street Bk. & Trust
	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977	1976	1977	1977
Allston-Brighton	.16	.22	.13	.16	.20	.20	.19	.18	.22	.46	.38	.31	.01
Back Bay-Fenway	.10	.18	.08	.13	.22	.19	.14	.40	.34	.53	3.28	11.09	.02
Charlestown	.13	.16	.11	.13	.11	.21	.46	.31	.17	.09	.16	.35	.11
East Boston	.16	.22	.05	.22	.18	.14	.14	.13	.18	.16	.21	.22	.02
Hyde Park	.36	.40	.43	.57	.36	.34	.27	.24	.97	.89	.22	.35	.05
Jamaica Plain	.16	.18	.11	.13	.34	.33	.45	.53	.56	.80	.39	.51	.05
North Dorchester	.33	.37	.43	.43	.33	.30	.22	.29	.76	1.30	.85	.72	.01
Roslindale	.25	.27	.19	.20	.34	.31	.48	.56	1.13	.93	.73	1.09	.05
Roxbury	.23	.39	.19	.42	.40	.36	.15	.13	.73	.63	.42	.52	.01
South Boston	.36	.18	.04	.04	.50	.22	.13	.16	.16	.21	.12	.23	.01
South Dorchester	.61	.65	.90	1.02	.39	.41	.40	.43	1.12	1.06	.49	.44	.02
South End	.36	.39	.45	.52	.20	.19	.09	.06	.33	.18	.23	.23	.02
West End	.50	.50	.46	.46	.73	.61	.58	.71	1.55	2.14	.63	.78	.05
West Roxbury	.26	.30	.18	.22	.48	.41	.86	.93	.83	1.69	.51	.77	.09
TOTALS BOSTON	.29	.32	.27	.32	.37	.30	.33	.36	.42	.59	.25	.30	.03

1979. The requirements are 1 million dollars to be invested in new one to four family mortgages in Roxbury, North Dorchester, and Jamaica Plain; 500,000 dollars in new home improvement loans in the City of Boston and 250,000 in student loans to residents of the Commonwealth.⁵

Howell R. Wood, the president of the Eliot Savings Bank, said he "expects to sign an agreement, but the final version will not include specific lending goals in dollars."⁶ The issuance of the regulation is a precedent that the Commissioner of Banks seeks to establish for all "disclosure banks" transacting business in the Commonwealth. Whether or not this will actually happen will depend upon the "legality" of the directive if the Savings Bank Association of Massachusetts chooses to file a court challenge. At the moment they are considering this option.

FHA and VA Financing

When conventional loans are not available to prospective homeowners, FHA or VA financing may be recommended. Mortgage companies issue FHA and VA financing which does not require the out of pocket, down payment expense of conventional financing. If a person does not meet the lending standards of conventional financing because they do not have the typical 20 percent downpayment that is usually required, FHA and VA may be more appropriate because they require much less of a downpayment. However, FHA and VA loans have higher long run costs for the consumer and have had a "declining" impact on a neighborhood when many are clustered together.

The Lending Decision

According to a banker I interviewed, the decision to make a loan is based on two criteria which are:

- 1) The credit history and cash flow of the individual (the person)
- 2) The condition of the building and characteristics of the neighborhood (the property).

Obviously there is an unquantifiable element of subjectivity in assessing these two characteristics. What should be borne in mind most importantly in understanding the lending behavior of intermediaries is that they are "risk-minimizers" who are responsible to fiduciaries. The rate of return and servicing costs are dependent upon the incidence of delinquency and default in a given area which makes some sub-market areas a greater risk in absolute terms of foreclosures than others. Often in areas such as Boston's South End when conventional underwriting was rare on home sale mortgages in the sixties, the "rising market" conditions fostered by the en masse entree of middle and upper income buyers into the housing market has precipitated a vast increase in the amount of conventional lending activity in the seventies.⁷

Print and Electronic Media Staff

Newspapers and television news programs have come under increasing public criticism in the past few years. Raw statistics on television news coverage and public affairs programs do not indicate the content or quality of programming but only the subject (in broad categorical terms) and amount of time devoted to the subject. Students of broadcast journalism have suggested that officials figure on television news coverage, "tell you how far you can go, but not the kind of ride you get."⁸

Newspapers and other print media vehicles are monitored by a number of clipping services such as the subscriptions to these services or individual monitoring can provide objective data concerning how much space is devoted to which issues on a recurring basis. It is much more difficult to monitor local

television news coverage because of the great expense of video-tape equipment. It is difficult to obtain video-tapes from local stations because station policies often prohibit the reproduction of video-tapes for public use or video-tapes of news events are often used again as they are very expensive.

Marilyn Brown and David Henig of Howard University have assembled the latest compilations of reports filed with the Federal Communications Commission concerning the share of time devoted to local news and public affairs for top fifty markets.⁹ These markets and the corresponding shares are listed in Appendix 1. Their research indicates some cities are better served than others. The greatest share of public affairs programming and local news is available in Boston, New York, Los Angeles, Washington, and Dallas-Forth Worth.

**TOP TEN STATIONS:
SHARE OF TIME DEVOTED TO LOCAL NEWS AND PUBLIC AFFAIRS**

Station	City	Affiliation	Ownership	% local news	% public affairs	total
WCVB-TV	Boston	ABC	Independent: Boston Broadcasters, Inc.	11.3	5.4	16.7
WBZ-TV	Boston	NBC	Group: Westinghouse	9.7	5.4	15.1
WNBC-TV	New York	NBC	Group: NBC	9.3	5.5	14.8
WTOP-TV	Washington	CBS	Group: Post-Newsweek	9.7	4.8	14.5
WFAA-TV	Dallas	ABC	Group: Belo (Dallas Morning News)	10.4	4.0	14.4
KYW-TV	Philadelphia	NBC	Group: Westinghouse	9.9	4.4	14.3
WFSB-TV	Hartford	CBS	Group: Post-Newsweek	8.3	6.0	14.3
KSD-TV	St. Louis	NBC	Group: Pulitzer (St. Louis Post-Dispatch)	10.8	2.9	13.7
KDKA-TV	Pittsburgh	CBS	Group: Westinghouse	7.2	6.5	13.7
KABC-TV	Los Angeles	ABC	Group: ABC	10.3	3.3	13.3

**BOTTOM TEN STATIONS:
SHARE OF TIME DEVOTED TO LOCAL NEWS AND PUBLIC AFFAIRS**

Station	City	Affiliation	Ownership	% local news	% public affairs	total
WNGE	Nashville	ABC	Group: General Electric	3.3	0.8	4.1
WTHR	Indianapolis	ABC	Group: Dispatch (Columbus Dispatch)	3.8	0.7	4.5
KSAT-TV	San Antonio	ABC	Group: Outlet Co. (department stores)	3.6	1.3	4.9
WLOS-TV	Asheville, N.C.	ABC	Group: Wometco	4.3	0.8	5.1
KOCO-TV	Oklahoma City	ABC	Group: Combined Communications	3.9	1.3	5.2
WDAF-TV	Kansas City	NBC	Group: Taft Broadcasting	4.7	0.6	5.3
KMSP-TV	Minneapolis	ABC	Group: Twentieth-Century Fox	4.6	1.0	5.6
WZZM-TV	Grand Rapids	ABC	Independent: W. Michigan Telecasters, Inc.	4.9	0.7	5.6
KSL-TV	Salt Lake City	CBS	Group: Bonneville International (Mormon church)	5.2	0.5	5.7
WKZO-TV	Kalamazoo	CBS	Group: John E. Fetzer stations	4.2	1.7	5.9
WSPA-TV	Spartanburg	CBS	Independent: Spartan Radiocasting	4.7	1.2	5.9

Boston viewers are exposed to more local news and public affairs programming than any other viewership in the nation. Again, this should not be interpreted to indicate that more exposures necessarily means better quality per exposure in terms of the actual events that receive coverage. The "quality per exposure" would have to be determined by the parties who are interested in the content of the subject matter. The fact that Boston has the two top stations who have a combined total of 31.9 percent of air time devoted to public affairs and local news compared to a national median of 9.3 total time that breaks down as 6.9 percent devoted to local news and 2.4 percent to public affairs is significant.

Program directors and reporters at all three major Boston stations have proven to be amenable to suggestions concerning leads on stories from local residents concerning neighborhood events. Both major newspapers and a number of neighborhood newspapers have featured articles that were the result of contacts established with neighborhood groups.

Radio has not been used as extensively in the cases before us as newspapers and television. However, radio represents a vehicle that could prove to be useful in certain situations.

Neighborhood Profile Analysis

Profiles can be developed that list the characteristics of long-term residents, recent buyers and sellers, sales prices, loan/value ratios and mortgage lending institutions activity in the area. It is possible to analyze which data correspond to market perception. The stage of a given neighborhood in the life-cycle can be assessed from the characteristics of persons and property when comparable data is available. Census data and other survey data

should be utilized when available to compile the profile data. The limitations and difficulties associated with using such indicators have already been alluded to.

Hart Survey

The Office of Program Development, which is responsible for monitoring citizen input into the Community Development Block Grant Program commissioned a comprehensive survey of the perceptions and attitudes of neighborhood residents in all 22 Boston neighborhoods. The survey was designed to provide information that would indicate neighborhood trends so planners could more effectively respond to neighborhood problems. The survey included a city-wide sample of 2200 people and was conducted by the research firm of Peter D. Hart Associates of Washington, D.C.

Urban Decision Systems

The Urban Decision Systems Firm provides up to date demographic data for various census tracts across the nation.⁹ 1970 census data which are available only from the 5, 20, and 25% 1970 census sample surveys and are adjusted to the appropriate 100% enumeration control totals. Although this measure is rough, it is certainly more accurate than the 1970 census and R. L. Polk and Company data which are at best two to three years behind the Urban Decisions Systems data. The item descriptions are defined in Appendix II. This information is available from Urban Decisions Systems at a fee. For this reason we have only been able to acquire data for Roxbury. We do have other census data and more recent data collected on Dorchester by the B.R.A.

Innovation Adoption and Local Government

These definitional criteria form the basis for the analytical development of an framework to discuss the activities in our study neighborhoods. We should keep in mind that the adoption of the "marketing orientation", and subsequent practice was a joint effort between neighborhood residents and officials in Boston Redevelopment Authority and later, the Office of Program Development. We may refer to this process as the "adoption of innovation" as we know that there are "process innovations" just as there are "product innovations." The "way things were done" were different in the City of Boston's service operations for the two Dorchester neighborhoods' after the "innovation" was adopted.

The Innovation Vendor and the Organizational Environment

The "vendor" of the innovation may be said to be both the City of Boston's "City Living Unit" and the "neighborhood associations" in our study. This may not always be the most effective way of approaching neighborhood problems but it was the way things were done in the cases before us. The "vendor" serves as a linking pin mechanism connecting various actors and publics in the organizational environment to information sources through various media vehicles such as brochures, newspapers, and television news programs. We will use a model developed by Richard Bingham that was designed to study the adoption of innovation by local government to develop an overall analytical framework that incorporates the community environment, organizational characteristics (City of Boston), and the organizational environment.¹⁰

These variables represent a broad arrangement of a wide range of variables that collectively and independently have influenced the adoption of the "marketing" innovation. Although they are by no means mutually exclusive categories they are

useful and have been tested. Bingham's model is exhibited in Figure

The model suggests that the community environment independently affects innovation adoption, affects demand variables, and works through both organizational factors to effect innovation adoption. The demand variables affect innovation directly and work through the organizational factors. The organizational environment affects the innovation adoption directly, and indirectly works through the organizational characteristics. The organization, the City of Boston, has characteristics that affect innovation adoption directly. Wilson and Banfield have found that the mere structure of organization tend to affect the nature and kinds of decisions made. They attributed a number of differences in the local policy to reform characteristics in local government. Organizations with a high degree of "centralized influence" were found to be more likely to embody reform characteristics than organization with decentralized authority. We are interested in determining how the organizational characteristics of the City of Boston influenced the adoption of the "innovation."

The Cases: Selection

The "Ashmont Hill" and "Melville-Park" neighborhoods were selected for evaluation because "marketing tools" have been extensively utilized in each neighborhood to support "revitalization." Although there exists differences in the physical and social characteristics of each neighborhood and these differences merit individual consideration, the same "marketing tools" were utilized in both neighborhoods. Thus, we will proceed to explicate the individual characteristics of each neighborhood while focusing on both neighborhoods as a pair in our evaluation of the use of the "marketing tools."

The evolution of the marketing orientation of "neighborhood residents" and "city officials" highlights the fundamental, "marketing" nature of the

problems that were associated with decline in the "neighborhoods life-cycle". The decision to employ "marketing tools" in Ashmont Hill in 1972 was a joint decision made between residents and Robert Rettig, the Director of the Land-owners Commission in the Boston Redevelopment Authority (B.R.A.). The decision was based upon the lack of effective demand for homeownership and increasing levels of absentee-ownership and "deterioration" in adjacent areas. After two young homeowners formed a "neighborhood association" to deal with this problem they approached Rettig. Throughout the next five years "marketing tools" were employed for the previously stated purposes and substantial physical improvements have occurred in the neighborhood. Whether or not the increased property values and physical improvements are linked to the adoption and use of "marketing tools" is the subject of Chapter Four.

Subsequent to the Ashmont-Hill experience, many of the same and some new "marketing tools" were employed in the Melville-Park neighborhood which was experiencing a similar lack of effective demand for homeownership. Based upon the Ashmont-Hill experience, city officials brought more "marketing" expertise to this second attempt in the Melville Avenue area. A new name, Melville-Park was coined and the concept of "a revitalizing neighborhood" was developed and "marketed." The Melville-Park neighborhood presents perhaps the most significant attempt nationally at "marketing an urban neighborhood" because of the large amount of expenditure involved and collective efforts of various professionals. As far as we can identify all "neighborhood marketing" efforts have been conducted by residents, municipal officials, or a combination of both with little if any professional consulting expertise.

Highland Park and Say-Mor were selected because both neighborhoods have experienced severe decline yet have sub-pockets that are unusually appealing. The architectve and characteristics of the housing stock, close proximity to

downtown Boston, splendid topography in Highland Park, and substantial public investment adjacent to Highland Park indicate that the long-trends of decline may be reversed. Both neighborhoods are largely black and residents have intimated hopes of establishing a "beechhead of middle class blacks" in Highland Park. Sub-areas in Sav-Mor and bordering areas encompass much of the remaining black middle class in Roxbury.

Our interest in assessing the applicability of "marketing" these neighborhoods to prospective "homeowners" is based upon our assumption that the "middle class" provides political leadership and pressure for public services that are usually lacking in a neighborhood composed of "lower-income" persons. Local residents have been consulted throughout our information gathering process and actual evaluation in order to temper our analysis with a community perspective.

Chapter Four

The Ashmont Hill Experience

The Evolution of a Marketing Orientation

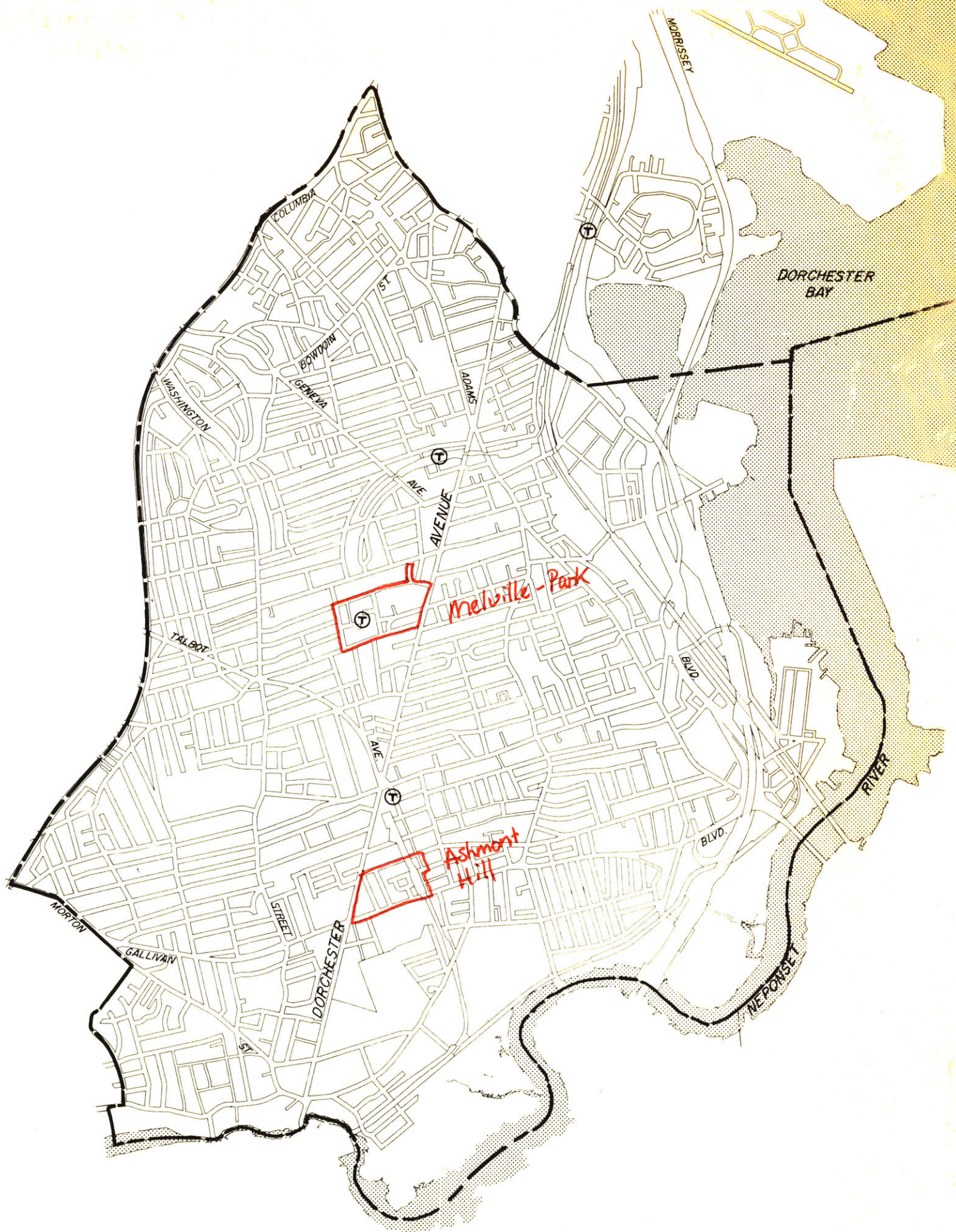
In early 1970, Norman Janis and Romis Brigkis, both residents of Ocean Street in the Ashmont area of Dorchester (see Figure 1) considered the problem of neighborhood decline in the area and wondered what efforts could be taken to halt decline. Their concern centered around the fact that much of the housing stock had undergone protracted physical deterioration during the preceding ten year period. The processes of neighborhood decline had reached the "clearly declining" stage and threatened to destroy the nineteenth century character of the neighborhood and value of the housing stock.

After a series of informal meetings and conversations between residents of Ocean Street that were largely initiated by Janis and Brigkis, it was agreed that an organized association should be formed to address "neighborhood decline" in an organized manner. Soon after the formation of the "Ocean Street Group," other residents of the Ashmont area became interested in the groups activities and were invited to participate. This group came to be known as the "Ashmont Hill Association" in 1971.

The major problems confronting the group were "the decreasing value of the housing stock" which was making it difficult for prospective residents were to obtain mortgage and insurance underwriting at reasonable costs. The group was

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also concerned that negative imagery associated with Dorchester was turning off many prospective owner-occupant residents. Structures in poor physical conditions depressed the prices of the housing stock, proved to be an incentive for disinvestment, and resulted in "underappraising" on the part of appraisers." Underappraising" is a disincentive for investment because it makes it difficult for "buyers" to obtain mortgage and insurance underwriting.

The "Ashmont Hill Association" agreed that replacement buyers would have to be attracted to the area who would invest in the housing stock if the processes of disinvestment and decline were to be reversed. They further believed that the areas housing stock and topography could appeal to young, replacement buyers because of its aesthetic attributes and the economies "that could be realized as prices were low." The problem centered around the fact that the area was perceived very poorly by the general public. The housing market did not have strong appeal to a critical mass of owner-occupants buyers because it was increasingly being perceived as a "declining area." The few that had bought houses and recently settled in the neighborhood such as Janis and Brigkis "worried" about the areas future. We may refer to the early buyers as "pioneers" as they settled in the area at a time when neighborhood decline was accelerating. Their actions were largely "oblivious" to the economic and social risks associated with buying in a declining market although their collective action indicates

an express concern. This group was largely white, largely professional in occupation, and relatively young.

Background

During the early 1870's, George Welles laid out a pattern of streets and house lots over his estate on a hill in the Ashmont area of Dorchester, and built a number of speculative houses at strategic locations in order to stimulate residential development on a few selected lots. This was the first major development activity to take place on the site. A number of one and two family houses in a number of Victorian styles were constructed in this area and other parts of Dorchester during this period. Between 1880 and the turn of the century a number of "three family" units that have come to be known as "triple deckers," were constructed in response to the tight housing markets conditions generated by rapid industrialization.

The anti-immigrant feels engendered by World War I and the large scale influx of the immigrant working class population created a selling "panic" among the "middle class" in Dorchester in 1920. The opening of a rapid transit line between Andrew Square and Fields Corner had placed Dorchester within 15 minutes of downtown Boston offering easy access for the "working class". The "Great Depression" temporarily slowed the exodus of the "middle class" from Dorchester, however mass exodus continued and accelerated after World War II.

The availability of F.H.A. and V.A. home financing and opening of the Southeast Expressway in 1959 accounted for an accelerated loss of the middle class population following the war. The "old fashioned residential neighborhoods" in Dorchester like Ashmont Hill, that once housed the Irish aristocracy with families like that of Honey (Fitz) Fitzgerald (former Mayor of Boston and Father of Rose Kennedy) and later the "landed middle class" population, experienced a marked decline of the housing stock in the 1950's and 1960's.

South Dorchester, where Ashmont Hill is located did not experience as rapid a turnover of the housing stock among the lower income and ethnic groups as did North Dorchester. The 1970 owner occupant levels presented in figure 2 indicate the comparative strength of the housing market of that time in maintaining a steady inflow of owner-occupant replacement buyers.

The Ashmont area is one of the lowest density residential areas in Dorchester. The areas where housing deterioration has occurred are along Washington Street and Talbot Avenue. The Codman Square business area has experienced continued decline in the past few years which has been linked to racial change.

The Welles-Alban-Ocean Street section of Ashmont Hill has been suggested for designation as "a historic district" by the Landmarks Commission in the B.R.A. The area remains

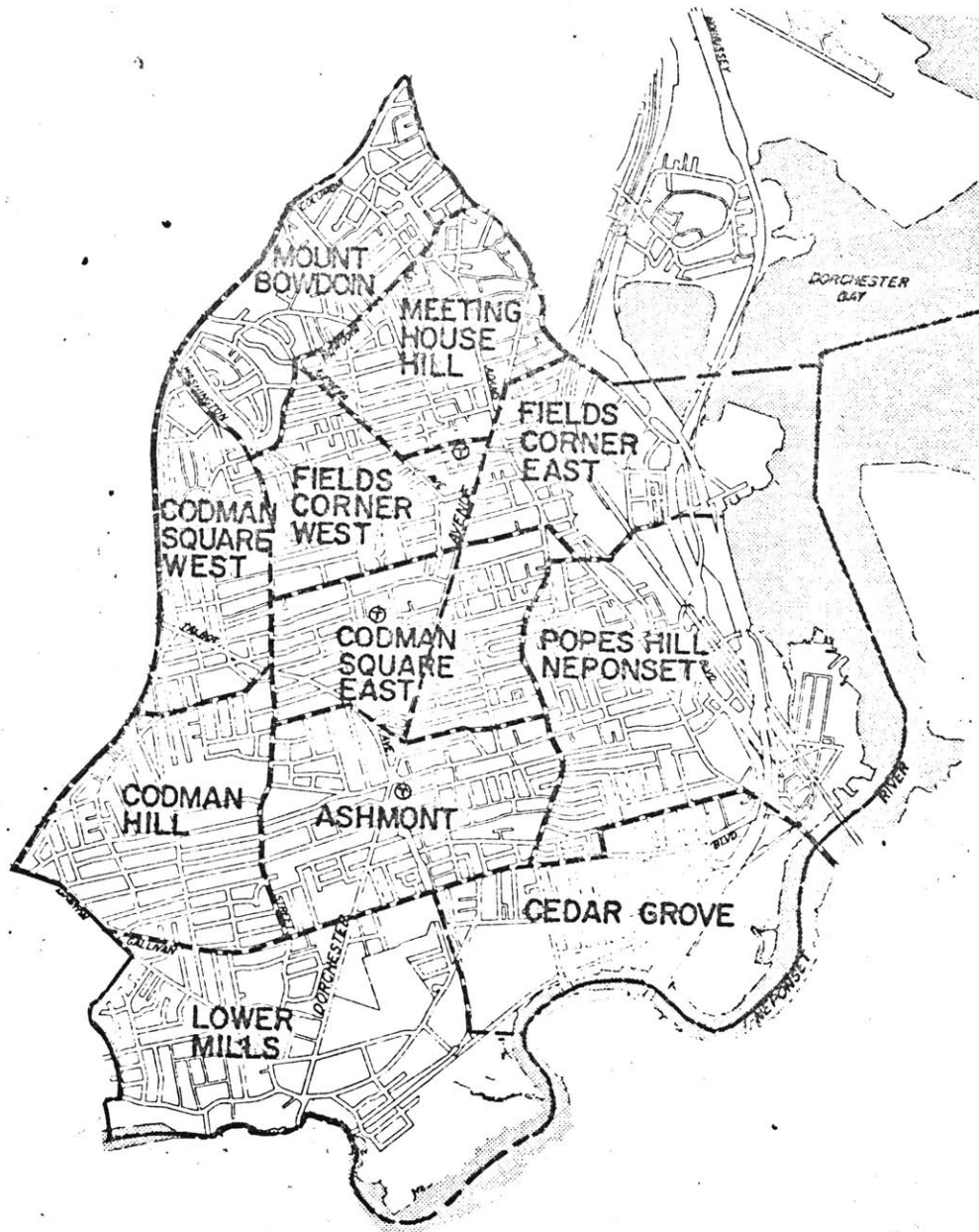
FIGURE 2

	Fields Cor. West	Fields Cor. East	Popes Hill Neponset	Codman Sq. East	Codman Sq. West	Codman Hill	Ashmont	Mount Bowdoin	Meeting House Hill	Lower Mills	Cedar Grove	Dorchester Planning District	City
Population													
Total 1970	7,000	3,100	9,500	11,000	8,100	9,500	7,800	9,600	10,000	8,400	3,300	82,000	641,000
Total Black 1960	5 0%	5 0%	5 0%	5 0%	110 1%	80 1%	0 0%	30 1%	0 0%	0 0%	0 0%	1,200 1%	10%
Total Black 1970	230 3%	20 1%	50 0%	40 0%	4,300 53%	1,000 11%	60 1%	2,200 23%	100 1%	5 0%	5 0%	11,700 10%	16%
Total Spanish 1970	1%	2%	0%	1%	4%	1%	0%	3%	1%	0%	0%	2%	3%
Aged 60 yrs & over '70	17%	18%	20%	22%	11%	16%	25%	13%	14%	23%	24%	18%	18%
Aged 18 yrs & under '70	32%	31%	32%	31%	42%	34%	26%	40%	36%	26%	26%	32%	28%
Percent of Families living in same house over 5 years	59%	56%	63%	57%	40%	54%	57%	46%	55%	62%	70%	55%	50%
Income													
Median Family 1970	\$9,100- 10,500	\$9,600	\$10,000- 11,600	\$10,000- 10,500	\$7,500- 9,000	\$8,700- 11,100	\$9,500- 11,700	\$7,500- 8,700	\$9,000- 9,200	\$11,400	\$11,600	\$9,300	\$9,100
Families under \$5,000	17%	18%	12%	16%	25%	18%	14%	27%	18%	12%	6%	20%	22%
Housing													
Total Dwelling Units	2,030	1,170	2,930	3,570	2,480	3,050	2,620	2,760	3,080	1,890	1,210	36,540	232,401
Units Needing Fix-up in excess of \$1,000	840 41%	290 25%	470 16%	830 23%	1,130 46%	450 15%	300 11%	1,370 50%	1,100 36%	70 3%	100 8%	10,170 28%	67,102 29%
Owner Occupied Structures	84%	84%	86%	85%	80%	86%	90%	76%	79%	90%	82%	80%	80%
Single and Two Family Structures	45%	37%	56%	38%	32%	43%	53%	25%	21%	75%	77%	38%	15%

Source: Boston Redevelopment Authority 1978

FIGURE 3

DORCHESTER PLANNING AREA CLASSIFICATIONS



SOURCE; BOSTON REDEVELOPMENT AUTHORITY

largely owner-occupied yet the incipient decline of adjacent areas dampened the owner investment in the late sixties and early seventies as decline crept towards the area.

Roughly two-thirds of all sellers have been "elderly" during the last eight years. Roughly, 20 percent of all "buyers" have been black. Very few Spanish speaking persons or other minorities have purchased housing in the neighborhood. Figure 2 indicates the major demographic and housing statistics for the Ashmont area and comparable other areas in Dorchester in 1970.

The high percentage of "elderly" sellers during the last ten years has contributed to a decrease in the value of the housing stock. Elderly homeowners on fixed incomes may find it difficult to meet the costs of hired labor required to perform routine maintenance and repairs during periods of "tight money".

Comparable statistical data for other Boston neighborhoods where market demand is strong is listed in Figure 3. Reinvestment ratios listed in ~~Figure 3~~ indicate that mortgage underwriting has been comparatively high in South Dorchester over the last three years.

The areas of Dorchester where "panic selling" and filtration has been most active are along Blue Hill Avenue, where "middle class" blacks began to buy in the 1950's as

the Jewish population left the area. After the riots following the assassination of Martin Luther King, Jr. in 1968, and subsequent funding of low downpayment minority mortgages on a large scale in North Dorchester, through the Boston Banks Urban Renewal Group (BBURG) the remaining "black middle class" and Jewish population began to move further southwards.

The "black middle class" and "Jewish population" were replaced along Blue Hill Avenue and in Uphams Corner by a lower income Spanish population and lower income blacks. These groups have been attracted to the area by the good housing values. Traditional fears that the movements of minorities into a neighborhood inevitably leads to decline have proved to be ill-founded in the experience of the Uphams Corner-Jones Hill area which experienced the early immigration of blacks, and Ashmont Hill which has experienced a steady increase of blacks during the last ten years.

Both of these "hill areas" have resisted the processes of neighborhood decline that have penetrated adjacent areas.

The filtration process has been interrupted in Ashmont Hill although a significant black population has bought homes there in the last ten years. The "perceived decline" of the Ashmont Hill housing market and accompanying movements of minorities into the area were an important factor in the series of events that led to the formation of the "Ashmont Hill Association". It may be said that the group of young

whites who bought in Ashmont Hill in the early seventies refused to be part of the "white flight" phenomenon that the movements of minorities into once ethnically homogeneous neighborhood have often precipitated. This familiar process proved to penetrate the once Jewish neighborhood surrounding Elm Hill Avenue and Humbolt Avenue in Roxbury that is known as "Sugar Hill" as well as Upper Sau-Mor and Highland Park which were once all white areas. Figure 4 lists the non-white and white population for Roxbury, North Dorchester, South Dorchester, Jamaica Plain, and the South End for the period of 1940 to 1970. The movements of the non-white population has been Southwards with a significant increase in the white population in the inner city area of the South End. The processes of "gentrification" have generated widespread political conflict in the South End between "young whites" and older, incumbent black residents. The same conflicts have not surfaced in the Ashmont Hill area or comparable areas in Dorchester such as Melville-Park or Meeting House Hill.

Displacement

Displacement has not yet surfaced as an issue in Ashmont Hill, and probably won't because the influx of younger homeowners has proven to be the "shot in the arm" in stemming the tide of decline and working towards the "revitalization" that the neighborhood badly needed. The fact that most of the younger, recent buyers have been of similar ethnic,

FIGURE 4

Nonwhite and Black Population for Neighborhoods with
Largest Black Population, 1940-1970*

Year	Black Population	Percent Increase	Percent of City Population	Nonwhite Population by Neighborhood				
				Roxbury	South End	North Dorchester**	South Dorchester	Jamaica Plain
1940	23,679	15	3.1					
1950	40,157	70	5.0	25,445	13,230	897	201	81
1960	63,165	57	9.1	37,530	12,448	11,235	384	282
1970	104,596	66	16.3	40,787	7,099	33,416	15,203	1,016

*U.S. Census and Thernstrom, p. 179.

**Mattapan is not counted as separate neighborhood.

income, and occupational status as many incumbents has worked to stimulate incumbent investment. The movement of minorities into the area has not generated the "panic" commonly associated with this phenomenon.

An early member of the "Ashmont Hill Association" attributes the movements of minorities into the area as less important to white recent buyers than the simultaneous process of decline. This factor still stands out as a major cause of concern of the "association" and one that helped foster much of the collective concern that led to the groups' formation and subsequent activities.

Few minorities have participated in the activities of the "association". "Association" members attribute this development to the "social and occupational similarity" of many recent young whites and some of the older, incumbent white residents. Some members of the "group" feel that there is a "socio-occupational" similarity between many recent buyers who are school teachers and municipal employees, and many long-term incumbent residents who are of the same occupational categories. According to "association members";

Ethnicity has nothing to do with it. There is a feeling among many of the very recent buyers, say in the last three years, that they are over-educated and underpaid that corresponds quite closely to feelings of many residents who have lived here over 20 years. The value structures of whites and blacks who came here during the sixties is different than many of the group who come before them and after them. Most of them were first time homeowners from areas like South Boston or Roxbury but the group that came before and after them have always been homeowners.

The fact that the "long-term incumbent residents" and "very recent buyers" have managed to maintain an effective organization over the last seven years, without but not to the exclusion of the "middle group" is significant. The focus of the collective energies of the "group" have been directed at initiating "change" in the quality and value of the housing stock. To this extent it may be said that the role of the "Ashmont Hill Association" is that of a "change agent". The "very recent buyers" beginning with Roman Brigkis and Norman Janis in 1970 initiated the "change agent" activities that engendered the support of the "long-term residents". This sequence of events and developments strongly parallels a theory of "homophilous and heterophilous" change agents that suggests:

In maintaining change, the homophilous change agent is seen as having a clear advantage. Because of his similarity to client system members, his communication with them is improved. Also, because he is perceived as similar to client system members and thus communicates more effectively, he is better able to persuade them to change and then maintain that change. Crogers and Bhowmik (1971) The perceived similarity of the change agent facilitates identification of client system members with him and his views. This can facilitate not only the change of process (Bennis, et al., 1968) but also the refreezing process. Since the homophilous change agent is likely to be seen as more supportive and as a more credible source of reinforcement for the change itself. 2

Brigkis and Janis were successful in mobilizing the necessary support of the "client system" who are other neighborhood residents. The "homophilous characteristics" of the "very recent buyers" and "long-term residents" worked

to facilitate the "engendered support". This "engendered support" made the accomplishment of the activities that lied ahead for the "Ashmont Hill Association" more attainable as more human resources would be directed at achieving the organizations goals.

Strategies of Action

Soon after the formation of the Ocean Avenue group Norman Janis and Roman Brigkis met with Robert B. Rettig, Project Director of the Boston Landmarks Commission in the Boston Redevelopment Authority to discuss "neighborhood decline" in the Ashmont area. John Coggeshall, a neighborhood planner in the B.R.A. was a member of the "Ocean Avenue Group" but did not play much of an active role in the "groups" activities until later. The concept of presenting the hill area of Ocean Alban-Welles Avenue as a distinct area was decided upon and the area was dubbed "Ashmont Hill" by Janis, Brigkis, and other neighborhood residents.

Out of the series of meetings with Bob Rettig the concept of "house tours" emerged. An information sheet was produced by Robert Rettig featuring information on the historical significance of Ashmont Hill and listing a telephone number for interested parties to direct questions to. It was thought that more effective "public relations" could generate interest among "young buyers" who would invest in the housing stock. These buyers could be brought to an "awareness stage" concerning home buying options and neighborhood

characteristics of Ashmont Hill.

The first "house tours" were publicized in the Boston Globe at no expense to the "Ashmont Hill Association" as the result of contacts the group had established with Peter Hotton, the editor of the House and Garden section of the Boston Globe. Hotton wrote an article in the Sunday Globe about the neighborhood and the activities of the "Ashmont Hill Association".

The "group" also established contacts with other media representatives. Joe Day of Channel 5, WCVB television news reported on the group's activities and "renewed" interest in the neighborhood on the six o'clock news. The WCVB six o'clock news averaged a reach of 243,000 household which represented at least 339,000 adults per evening during the period of broadcast. ³

The interest and enthusiasm of the "group" engendered other cooperative efforts in city hall and among the media. John Weis, the neighborhood planner for Roxbury and North Dorchester developed a "slide-show" that depicted the once Victorian elegance of the housing stock. Weis and Roy Bishop, another neighborhood planner in the B.R.A. bought houses in the Ashmont area in 1974.

Marketing Tools

The "house tours" and the "structuring of non-paid news" through contacts developed between the "Ashmont Hill Association" and media staff were the primary marketing tools

employed by the "association". The employment of these tools were cost-effective. Thousands of persons could be reached through one single broadcast of the evening news. House tours provided a vehicle for interested parties to get a first hand view of the neighborhood including the interior and exterior of the housing stock. The amount of effort required of the "association" consisted largely of correspondence with city officials, and follow up efforts in opening up members of the "associations" houses to tour guests.

The formation of the neighborhood association is tantamount to the development of a marketing tool. The "association" is the agent of change in the scenario of events we are examining.

The Marketing Function

The Ashmont Hill experience encouraged John Weis, who became the Director of Neighborhood Planning in the B.R.A. in 1974, and other officials in the B.R.A. to do more promotional work aimed at aiding "revitalization" in other older neighborhoods. To facilitate the expansion of the use of "public information and promotional strategies" to support neighborhood upgrading and conservation, John Coggeshall and Robert Rugo, the Dorchester Fields Corner neighborhood planner were assigned to work in this area on a full-time basis. This organizational response to neighborhood problems was encouraged by Robert Kenney, the Director



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of the B.R.A. John Weis, as Director of Neighborhood Planning assumed responsibility for what we will call the "neighborhood marketing project" and reported directly to Robert Kenney.

The program proved to "languish" in the B.R.A. over the next year because it never really became clear to B.R.A. personnel what Rugo and Coggeshall were doing. According to Weis, "people were not catalyzed there, people didn't understand it (the program), so it languished."⁵ Part of the reasons that accounted for this development can be attributed to the "newness" of the project and its innovative methods of addressing old problems with new solutions. The concept of "marketing urban neighborhoods" often generates a distaste among people that can be attributed to the "buyer beware" mentality and societal skepticism of "marketing and advertising".

When John Weis became Assistant Director of the Mayors' Office of Program Development in 1975 the "project" was transferred from the B.R.A. to O.P.D.

The Office of Program Development is a new bureau having been established in 1975 to serve as a formal mechanism to respond more effectively to the citizen participation requirements of the Housing and Community Development Act of 1974. Much like the B.R.A. which was established in 1954 to administer and plan activities and projects emanating from the Urban Renewal Program, O.P.D. was established to work

directly with citizen groups, a process engendered by Urban Renewal. A number of cities including Seattle, St. Louis, Baltimore, Kansas City, and Atlanta have also developed central policy planning functions specifically designed to facilitate the processes of citizen participation in urban policy development.

The important function that O.P.D. serves within City Hall as a formal linkage to neighborhoods, and neighborhood groups works to enhance the role and importance of the bureau within City Hall.

When the first Director of O.P.D., David Niklaus left the City of Boston soon after the bureau's inception, John Weis, then Assistant Director, assumed the responsibilities for directing the bureau's affairs. Weis has since been appointed the Director of the Office.

The City Living Unit

Encouraged by the Ashmont Hill experience, John Weis expanded the project's activities because he believed "similar conditions existed in many other city neighborhoods" where various "marketing tools" could work to halt decline and generate reinvestment." During the next few years the efforts of John Coggeshall and Bob Rugo were largely directed at "Ashmont Hill" and "Dorchester" in general as opposed to any specific area. During this period the efforts of Rugo and Coggeshall (dubbed Rugoshall by neighborhood planners in O.P.D.) has generated a number of articles and columns in

neighborhood locals such as the Dorchester Argus and Jamaica Plain Bulletin, as well as larger dailies such as the Boston Globe. The most significant of these articles was a piece written by Associate Editor Ien Menzies that appeared on the op-ed page of the Boston Globe on January 3, 1976, entitled "Dorchester Rediscovered as a Place to Live." Over 500 phone calls were received by the "City Living Unit" in response to the listing of the phone number of Rugo and Coggeshall in O.P.D. Menzies received such an impressive response to the column through mail sent to the Globe that he decided to write a follow up article that appeared on February .

Rugo and Coggeshall spent much of their time during this period familiarizing themselves with various housing markets in Dorchester. They have come to know these various sub-markets very well and can converse with accuracy concerning trends, market dynamics, and what key actors are playing what roles in Dorchester. This information is critical in planning and developing a set of tactics and techniques to respond to the market condition of a declining neighborhood. In dealing with key actors (integrative marketing) it is imperative to have up to date market information. John Weis, along with the Parkman Center for Urban Affairs have assumed the responsibility for the "integrative role" in encouraging key actors to assume new roles in supporting "neighborhood revitalization". The article listed on the next page was

written by a reporter who participated in a Parkman Center sponsored tour of Dorchester.

The Parkman Center for Urban Affairs

The Parkman Center for Urban Affairs under the direction of Robert Fichter, has served as an integrative marketing mechanism having assumed the organizational responsibility for disseminating information concerning "neighborhood revitalization" in city neighborhoods to key actors and academics. Moreover, the center's activities represent the "marketing orientation" and "professionalism" that has emerged in City Hall.

Parkman Center activities have focused on affecting more effective working relationships in City Hall, among key actors, and between neighborhood residents and key actors. Meetings have been conducted under the auspices of the Parkman Center that were designed to get "planners in O.P.D. and the B.R.A. to work more effectively with each other and key actors."

Conferences have been held that have focused on different subsets of actors including academics involved in the city planning field, bankers, realtors, media staff, and other governmental agencies involved in "neighborhood revitalization", that were designed to inform participants of the city's efforts in supporting "revitalization" and encourage their cooperation in these efforts. This effort is an attempt at synchronizing the processes depicted in

Binghams' model through the provision of information which serves as the "currency of exchange" among actors in the organizational environment.

Other research oriented conferences were sponsored under the auspices of the Parkman Center. Among these were a "focused group interview" of "young, black professionals" who work in Boston that will be discussed in Chapter 5.

Other Parkman Center activities have focused on providing personnel officers of many large firms whose employees seek information concerning living accommodations with published information concerning "city living" and "home-buying options" available in the city. These firms include the Digital Equipment Corporation and area hospitals and universities. Bus tours have been utilized to exhibit city neighborhoods to key actors who have participated in conferences. The promotional brochure that was produced by the Parkman Center is included in Appendix 3.

The Neighborhood Programming Team

In order to facilitate neighborhood input into the Community Development Block Grant program, neighborhood programming teams (N.P.T.) have been established to work with individuals and groups in twelve city neighborhoods. The N.P.T.'s consist of the neighborhood planner for the area from O.P.D., the neighborhood planner for the area from the B.R.A., and the Director of the local Little City Hall.

The N.P.T.'s meet with residents at least twice at public meetings and other private meetings when necessary. The Dorchester and Roxbury teams were collaborated closely with each other and attempted to assist prospective residents in locating housing. A number of recent buyers in Dorchester and Roxbury have established contact and received information from neighborhood planners concerning home buying options. This service is particularly helpful in assisting prospective residents who seek to buy abandoned city-owned properties but aren't familiar with the auctioning process.

The neighborhood marketing project was expanded in May of 1977 through funding received from the U.S. Department of Housing and Urban Development under Title I of the Housing and Community Development Act of 1974. The Secretary of Housing and Urban Development, Patricia R. Harris, issued a request for a proposal in February that was designed to encourage neighborhood groups and municipalities to develop "innovative" strategies directed at conserving older urban neighborhoods.

The proposal submitted by O.P.D. was entitled, "The Development of Public Information and Promotional Strategies in Support of Neighborhood Conservation." The project was funded through the Office of Policy, Development and Research of HUD through the Secretary's discretionary fund.

The HUD grant allowed the projects' activities to be

expanded. Professional consultants including an independent television producer and public relations specialist were hired on a consultant's basis. Professor Robert Hollister of the Department of Urban Studies, Massachusetts Institute of Technology, was brought in to evaluate the project's activities and conduct survey research of 500 Boston residents in 11 study neighborhoods. To accomplish this task, a staff of eleven M.I.T. students were hired.⁴

The Parkman Center for Urban Affairs was contracted to expand its role in disseminating pertinent information to key actors through conferences and on-site tours. The project's initial activities focused on a neighborhood in Dorchester that had dropped to the fair/stable "clearly declining" stage, although it was composed of much of the finest housing in Boston. Located in between Fields Corner and Codman Square, the planning area classification is listed in Figure 5.

The Melville-Park Neighborhood

The Melville Avenue-Wellesley Park area in Dorchester is surrounded by decline in the Codman Square business district and decline in Fields Corner. (See Figure) Decline in Codman Square is at the fair/declining and poor/declining stage. In December the offices of the First American Bank announced plans to close its Codman Square branch. Codman Square's decline is clearly linked to fears of racial change.

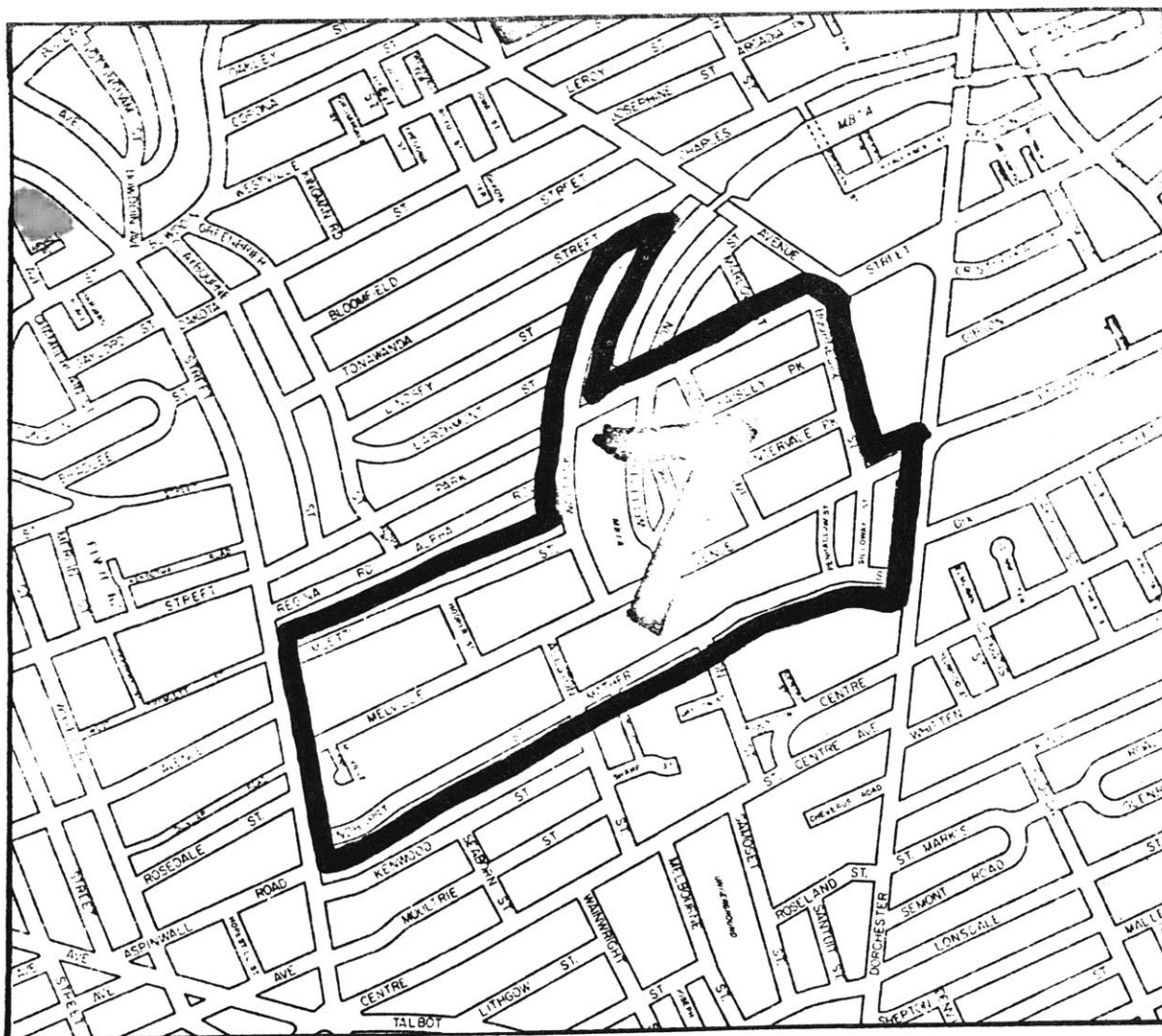
Fields Corner is closer to the fair/declining stage than Codman Square. Streets such as Tonowanda have housing stock that is in good condition. Residents of Melville-Park view the future of Fields Corner as inextricably linked to the future of Melville-Park. The major symptoms of decline in the area are increasingly high rates of decline, deterioration, and the exodus of business establishments such as the First American bank.

The distinguished looking, Victorian housing stock in Melville-Park has been the major factor in the area's "revitalization". The investment confidence of recent buyers is very high with 90 percent indicating they would "do it all over again" when asked about their decision to move into the area. 40 percent of long-term residents perceive property values as increasing and 40 percent perceive property values as declining which indicates a considerable difference in the perception of housing market activity. This dissonance is due to the incipient decline of adjacent areas.⁵

The activity of mortgage lending institutions indicates that "bankable loans" may be made to qualified buyers. The high proportion of mortgages granted in the area per sale (77 percent) and median sales price of 24,700 in 1977 indicates considerable strength in the housing market. Realtors have been quite active in the area and know the area very well.

NEIGHBORHOOD PROFILE
 Neighborhood Confidence Project
 Department of Urban Studies and Planning
 Massachusetts Institute of Technology.

Melville Park - Dorchester



Total Population 1970

Total Population	<u>1876</u>
% Black	<u>1.0%</u>
% Under 18	<u>26.0%</u>
% 62 and over	<u>26.0%</u>
Total Households	<u>565</u>
Ave. number persons per household	<u>3.3</u>
% One person households	<u>17.5%</u>
% female-headed households	<u>19.3%</u>

This material is intended for project staff use only.

PROPERTYNumber of Occupied Units 1970

Total	<u>565</u>
% Units in one-unit structures (Single family homes)	<u>28.8%</u>
% Owner-occupied units	<u>48.3%</u>
Average # rooms	<u>7.6</u>
Average value	<u>\$19,800</u>
% Black-owned	<u>-</u>
% Renter-occupied	<u>48.0%</u>
Average # rooms	<u>5.0</u>
Average value	<u>\$94</u>
% Black-rented	<u>2.0%</u>

Recent Transactions

	1971	1972	1973	1974	1975	1976	1977
Median Sales Price	-	\$20,500 n=27	\$22,500 n=17	\$19,000 n=16	\$21,500 n=11	\$24,700 n=22	-
Median Loan-to-Value Ratio	-	.894 n=27	.898 n=16	.900 n=15	.628 n=2	.899 n=17	-

Lending Institutions Granting Mortgages in Area

Total # Mortgages	<u>79</u>
Lending Institutions with most loans:	
Dorchester Savings Bank	<u>16.5% (13)</u>
Malmart Mortgage Co.	<u>8.9% (7)</u>
Charlestown Savings Bank	<u>8.9% (7)</u>
Provident Institution for Savings	<u>7.6% (6)</u>
Home Savings Bank	<u>7.6% (6)</u>
Massachusetts Coop Bank	<u>7.6% (6)</u>

LONG TERM RESIDENTS
(10 years or more as of
1/1/77)

Total	<u>117</u>
(Household Heads and Unrelated Individuals)	
Stability Index (Long-term resi- dents as % of Total Households)	<u>20.7%</u>

Age:

20-44	<u>9.4%</u>
45-64	<u>48.7%</u>
65+	<u>41.9%</u>
Not Stated	<u>-</u>

Dominant Occupational
Categories:

Retired	<u>20.5%</u>
Housewife	<u>17.1%</u>
Clerical	<u>15.4%</u>
Craftsman	<u>10.3%</u>

RECENT BUYERS
(1972 - 77)

Total	<u>96</u>
Total excluding 1977	<u>96</u>
% Owner Occupants	<u>85.4%</u>
% Non-owner Occupants	<u>14.6%</u>
Owner-Occupant Buyers (Household heads excluding 1977)	<u>82</u>

Age:

20-44	<u>77.6% (59)</u>
45-64	<u>21.1% (16)</u>
65+	<u>1.3% (1)</u>
Not Stated	<u>6</u>

Dominant Occupational
Categories:

Professional	<u>30.3% (23)</u>
Clerical	<u>15.8% (12)</u>
Managerial	<u>11.8% (9)</u>
Craftsman	<u>9.2% (7)</u>

RECENT SELLERS
(1972 - 77)

Total	<u>96</u>
Total excluding 1977	<u>96</u>
% Owner Occupants	<u>69.8</u>
% Non-owner Occupants	<u>30.2%</u>
Owner-Occupant Sellers (Household Heads excluding 1977)	<u>67</u>

Age:

20-44	<u>26.2% (17)</u>
45-64	<u>40.0% (26)</u>
65+	<u>33.8% (22)</u>
Not Stated	<u>2</u>

Dominant Occupational
Categories:

Clerical	<u>20.0% (13)</u>
Professional	<u>18.5% (12)</u>
Housewife	<u>15.4% (10)</u>
Service	<u>10.8% (7)</u>

Strategies of Action

John Coggeshall and Bob Rugo working as a tandem in O.P.D. established contacts with residents of the Melville Avenue, Wellesley Park area in Dorchester in early 1976. In February of 1976, the Melville-Park neighborhood association was established by the more recent residents to promote the area and assist people interested in buying and selling houses in the area. The Real Estate Committee of the "association" soon formed a "house bank" to serve as a mechanism to facilitate achievement of the above stated objectives.

Residents responsible for administering the "house bank" contacted the major realtors in the area and offered them three services to help promote Melville-Park. These are listed below:

1. Referring names of potential home buyers to realtors;
2. Maintaining a list of people who want to rent a unit in Dorchester (which could be helpful for prospective residents appraising the rental market);
3. Providing names of neighbors who are willing to show their homes and talk about the neighborhood.

Technical assistance was provided to the "group" by Rugo and Coggeshall that resulted in a series of "house tours and formal and informal correspondence with media representatives.

The "house tours" tool proved to be quite effective in drawing prospective residents and other interested parties to Melville-Park. A May 15, 1977 "house tour", featuring ten houses in the area attracted hundreds of people into the area. A fee of 50¢ was charged for Dorchester residents and a few of \$2.00 for non-residents. The nineteenth century character of the housing stock greatly impressed many of the tour guests.

The sale of a number of houses in the area can be directly traced to the "house bank" and other activities of the "association" such as the "tours" and "publicity" generated through media contacts that brought many prospective residents to an "awareness stage" concerning home-buying options in Melville Park. Residents such as Alan and Marlene Knight indicate that the activities of the "association" beginning with the "house tours" were directly responsible for their interest in the area, and subsequent purchase of housing.

Targeting

The "marketing strategies" employed by "residents" of Melville-Park were not intended to be "targeted" at any particular sub-group of the home-buying market. Although the design of printed materials and media coverage were not directed at any specific sub-groups it is accurate to say that "homophily" did work to accentuate the presence of "young white homeowners" through the house tours and "media

coverage". The dominant actors in the "Melville-Park Association" are "young white professionals". Incumbent residents and minorities belong to the "group" and are small in number and do not perform significant roles in the "association's" activities.

Dorchester: A View from Melville-Park

As part of the effort to expand the city's involvement in assisting neighborhood groups to increase investment in their neighborhoods, the city sponsored the production of a one-hour television special featuring the Melville-Park neighborhood. An independent television producer, William Harris, who had produced two earlier television specials in conjunction with the city of Boston, was contracted to produce the show.

In order to reach a metropolitan audience, a prime time spot was negotiated for by Harris. Friday, June 3 was selected by WNAC as the airtime for the production. The actual production would be a combination of live sequences in the home of a neighborhood resident where members of the "association" would be interviewed and taped interviews with neighborhood residents. A "two-way television" technique was used to assess audience reaction to the show.

This "two-way television" technique allowed viewers to call-in to a panel of volunteers from the "Ashmont-Hill Association" during commercial breaks. Viewers who called in were asked to complete survey questionnaires over the telephone

and were offered a promotional poster of Dorchester. The Arbitron firm was contracted to measure viewership in the metropolitan area and Dorchester. The share for metropolitan Boston was 11 with a corresponding rating of 5. The share for Dorchester was 22 with a corresponding rating of 44. The 44 rating indicates that 44 out of every 100 Dorchester residents who watched television between 8 and 9 o'clock on June 3, were tuned into the "Dorchester" special. This is a very high rating.⁷

Key Actors

A number of interviews conducted by myself and Ruth Kolodney of the "Neighborhood Confidence Project" at M.I.T. with key actors indicates that almost all key actors that we have monitored are familiar with various activities that the "project" has generated, although many do not know of the existence of the "marketing function" at City Hall.

Most of the interviews did not generate any significant findings in terms of the projects' impact on the perception of Dorchester neighborhoods on the part of key actors. Part of this is due to the fact that most of the key actors interviewed know the various "sub-markets" extremely well so they would not be as impressed with information concerning these markets that persons who do not share their knowledge would. Ed Forry of the First American Bank for Savings

remarked quite positively on the roles of Rugo and Coggeshall by stating that, "their work has been invaluable, they answer questions and fertilize ideas".

A mortgage banker who was familiar with the "house tours" in Melville-Park thought that they were the most important "marketing tools" that had been used. The same banker pointed out that "house tours" had been used very effectively in "Melville-Park and the South End" to create "effective demand".

The City Living Unit

Because "neighborhood residents" and planners in "City Living" do not have control over the product and price elements of the marketing mix they are not engaging in "marketing". They are using various "marketing" tools to respond to set of conditions (neighborhood decline) which are fitted to address the problem. The increased levels of owner occupancy in the two neighborhood does not necessarily translate into meaning that the applied use of the marketing tools were effective in stemming neighborhood decline and supporting neighborhood revitalization. These developments may have occurred without the "intervention" of the neighborhood associations and city officials.

A more important measure of the success of these efforts are the evaluations of the "vendor" of the "marketing innovation" who are coterminously, the "Ashmont-Hill Association" and the "City Living" unit including John Weis.

Weis believes that "we have a very good sense that what we're doing is right." There is a pervasive feeling in areas of the city that the area is coming back. We are developing a mechanism to respond to these conditions and feelings." Weis feels that "marketing from a perspective of government responsibility means much more than selling a product. It is the responsibility to use marketing tools to affect change for the entire city."

The project is presently being expanded to include other neighborhoods and is assuming more of a city-wide orientation with the publication of a triple-decker brochure. Real estate advertisements were placed in the Sunday edition of the Boston Globe for May 7, 1978 as shown in Figure 7.

The adjacent advertisement featuring the "Greenbrook" apartment complex at Stoughton, a suburban area contrasts the "Triple Decker Ad" with an added touch of irony as "Greenbrook" management has utilized anti-urban messages in their advertising mix as Figure 8 indicates. The appearance of advertisements in the Boston Globe designed to build awareness of home-buying option in the city is not only a marketing technique, but a counter-marketing technique. The "triple-decker ad directly counters the prevailing anti-urban biases that are represented in the Greenbrook ad.

These "anti-urban biases" are widespread throughout American society. "Neighborhood revitalization" and the subsequent "marketing of urban neighborhoods" runs directly counter to this current of "anti-urbanism."

**Mail this coupon
and we'll show you
how to save \$350*
on your
energy costs.**

Boston's Triple-Deckers

The Affordable Victorians

A spacious two- or three-bedroom apartment for the owner.

Two income-producing units to pay the mortgage and taxes.

Stained glass, good woodwork, porches, space for a garden.

Boston is re-discovering the advantages of triple-decker living. Find out why in a free 16-page booklet with 45 color photographs, floor plans, financial information and renovation ideas.

Call: Living In Boston/367-6111

City of Boston, Kevin H. White, Mayor

OUTSTANDING VALUES IN PRIME LOCATION NEW 7 STORY BUILDING

We are now accepting deposits on MEDFORD'S finest Condominiums overlooking the Mystic River.

We Have:

- 1, 2 and 3 Bedroom Units
- All Modern appliances Kitchen
- Washers and Dryers in all units
- Balcony
- 2 Full Baths
- Swimming Pool
- Sauna
- Meeting Room

OCCUPANCY
NEXT JAN. 1

10 Minutes
to Boston

**Regal
Condominiums**

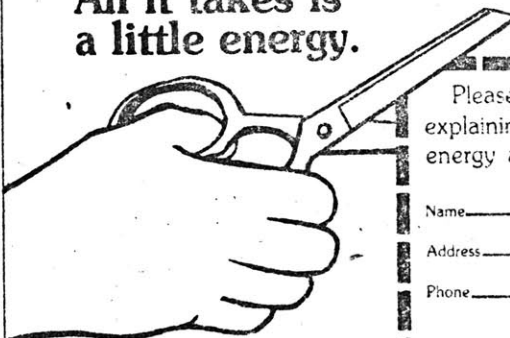
235 WINTHROP STREET, MEDFORD, MASS. 02155
(617) 395-0007, 395-9650

DIRECTIONS: AT THE INTERSECTION OF RTE. 16 & 38



Or come see how a Greenbrook Townhome's standard features can save you over \$350 on heat and electricity every year. The deeper, extra insulation and energy saving appliances you'll find at Greenbrook mean lower energy bills. Right now you can get a York Energy Saver Computer Analysis, printed on-the-spot when you visit Greenbrook. This analysis shows exactly how much a Greenbrook Townhome can save over similar homes. And you can take it home to study and compare.

**All it takes is
a little energy.**



Please send me the Greenbrook brochure explaining how a Greenbrook Townhome conserves energy and saves money.

Name _____

Address _____

Phone _____

YORK

BORG WARNER

GREENBROOK

11 Cottonwood Drive, Sloughon, Mass. 02072
Office hours Monday-Friday 10-7 Saturday and Sunday 10-6

828-8220

344-0259

*This figure is based on a computer print-out done by York Division of Borg Warner Corporation.



Come out of the woods . . .

and leave the city behind you. Look ahead to a world of contentment in a country town home and escape the everyday problems of high rent, landlords, city noise and unsafe buildings. Only 35 minutes from Boston, Greenbrook at Stoughton offers you modern luxury condominium living in a friendly community. Enjoy an olympic size pool . . . play tennis on two courts . . . or join your neighbors for a softball game. If you've been searching endlessly for an affordable place to call your very own, visit Greenbrook at Stoughton. Live where you'll have time for living . . .

For free brochure or further information contact:

Kaufman & Broad Homes, Inc. • 386 Island Street • Stoughton, MA 02072 • (617) 828-8220

Neighborhood Residents

Neighborhood residents differ in their impressions of how effective the "marketing activities" have been. There is general agreement concerning the critical importance of the "house tours", "house banks", and the "structuring of non-paid news" in attracting buyers, and countering negative imagery, yet there is substantial disagreement concerning the production and impact of the "Dorchester: A View from Melville-Park" television special. Some Melville-Park residents have expressed concern over the "lack of focus" and "conceptual ambiguity" of the show. Surveys taken during and immediately after the show indicate there existed a similar concern among other Dorchester residents who viewed the production. Part of the conceptual ambiguity that was apparent in the production can be attributed to the problems associated with co-productions. WNAC insisted that the "negative imagery" commonly associated with Dorchester be represented in the production so a fire of the burning building in South Boston was aired as the point was addressed by host, Ted O'Brien.

O'Brien had not been adequately briefed concerning the "marketing strategies" that the "Melville-Park Association" had previously employed and hence, how the television production could work to facilitate these objectives. Harris met O'Brien for the first time on the ride to the neighborhood immediately preceding the actual production that was aired live.

The survey questionnaires further indicated substantial concern over the name "Melville-Park" as most Dorchester residents did not identify the area as such. This development is to be expected. Yet the high rating points and generally positive reaction of Dorchester residents indicate the "show" was received relatively well.

The Neighborhood Associations

The "Ashmont Hill Association" has had more success in maintaining the active support of long-term residents. Bob Rugo and John Coggeshall attribute this development to the "social similarity" that we discussed earlier. More tensions exist in Melville-Park concerning racial fears as the Black populations presence is more pronounced than in Ashmont Hill, however minority participation is generally low in both groups.

The "Melville Park Association" has been a more loosely knit group than the "Ashmont Hill Association" which has a very hard core leadership group and a strong following. Yet both organizations have been effective in utilizing various marketing tools to facilitate the buying and selling of property in a manner consistent with the "association's" organizational imperatives. Although, no City Hall employees were active in the original "Melville-Park" neighborhood association, planners in O.P.D. were instrumental in helping "Melville-Park" residents to "organize". This role primarily consisted of offering information that was based on the

activities of the "Ashmont Hill Association". Bob Rugo attended the first meeting of the "Melville-Park Association" and later assisted the group in the development of advertisements for house tours and other professional literature.

The processes and problem of neighborhood decline that led to the formation of the "Ashmont Hill Association" were quite similar to the processes and problems that the residents who formed the "Melville-Park Association" were confronted by.

The interventions of residents and city officials occurred at a similar stage in the "neighborhood life-cycle" and the tools (house tours, structuring of non-paid news) through which intervention was accomplished were largely the same. Both neighborhoods have experienced increased levels of owner-occupancy, have attracted younger buyers who are of a more "professional" occupational group, and exhibit many visible signs of reinvestment in the appearance of much of the housing stock.

Chapter FiveBACKGROUND AND HISTORY

The town of Roxbury was founded in 1630 and annexed to Boston proper in 1868. The first suburban settlement in the Boston area was Highland Park in Roxbury. In the early 1800's summer cottages and country estates were constructed in the highlands by wealthy families.

The first major development activity in Roxbury occurred between 1840 and 1870 when less expensive versions of Boston townhouses and two-family houses were constructed along Dudley St. The majority of residential development took place in the 1870 to 1900 period when streetcar service was extended to the area and the bays between Roxbury and Boston were filled.

The central highlands area between Washington street and Blue Hill Avenue experienced less development and became the home of some of Boston's more affluent families during this period. Houses increased in size as they approached Franklin Park. Areas further away from the park were developed with more moderately priced housing. Triple-deckers sprang up in these areas around the turn of the century.

Roxbury highlands or Highland Park remained primarily the home of affluent families during the nineteenth century. Lower Roxbury became the site of a number of light industrial establishments. In the early 1900's Jewish families moved into the southern area of Roxbury replacing the predominantly Irish population that had settled there. At approximately the same time, Black families moved into northern Roxbury. This movement expanded into the southern area after World War II.

The socio-economic composition of Roxbury remained virtually the same until the substantial in-migrations of lower income blacks from the South occurred in the 1940's and 1950's. In the ten year period between the mid Forties and mid Fifties the area completely reversed its socio-economic composition from 80 percent White to 80 percent non-white. The non-white population continues to hover at upwards of 80 percent today with increasing numbers of Spanish-speaking, Cape Verdean, and West Indian families.

The existence of a low-income Italian population in a neighborhood along Magazine St. and Magnolia St. between the Dudley Station area, Sav-Mor and North Dorchester comes as a surprise to many not familiar with the area. Low income Cape Verdeans have claimed much of the area between Dudley station and Magazine St.

Neighborhood decline has become most acute in this area of Lower Roxbury where the condition of the housing is poor and the market perception is rapidly declining. Much of the housing in Upper Roxbury has remained in good condition over the years. Yet, many of the units in good physical condition sit side by side to abandoned units or units in poor condition. By 1960 efforts directed at "revitalization" were initiated by community leaders. In 1963, Washington Park became the first residential rehabilitation project undertaken by the Boston Redevelopment Authority.

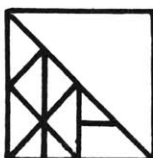
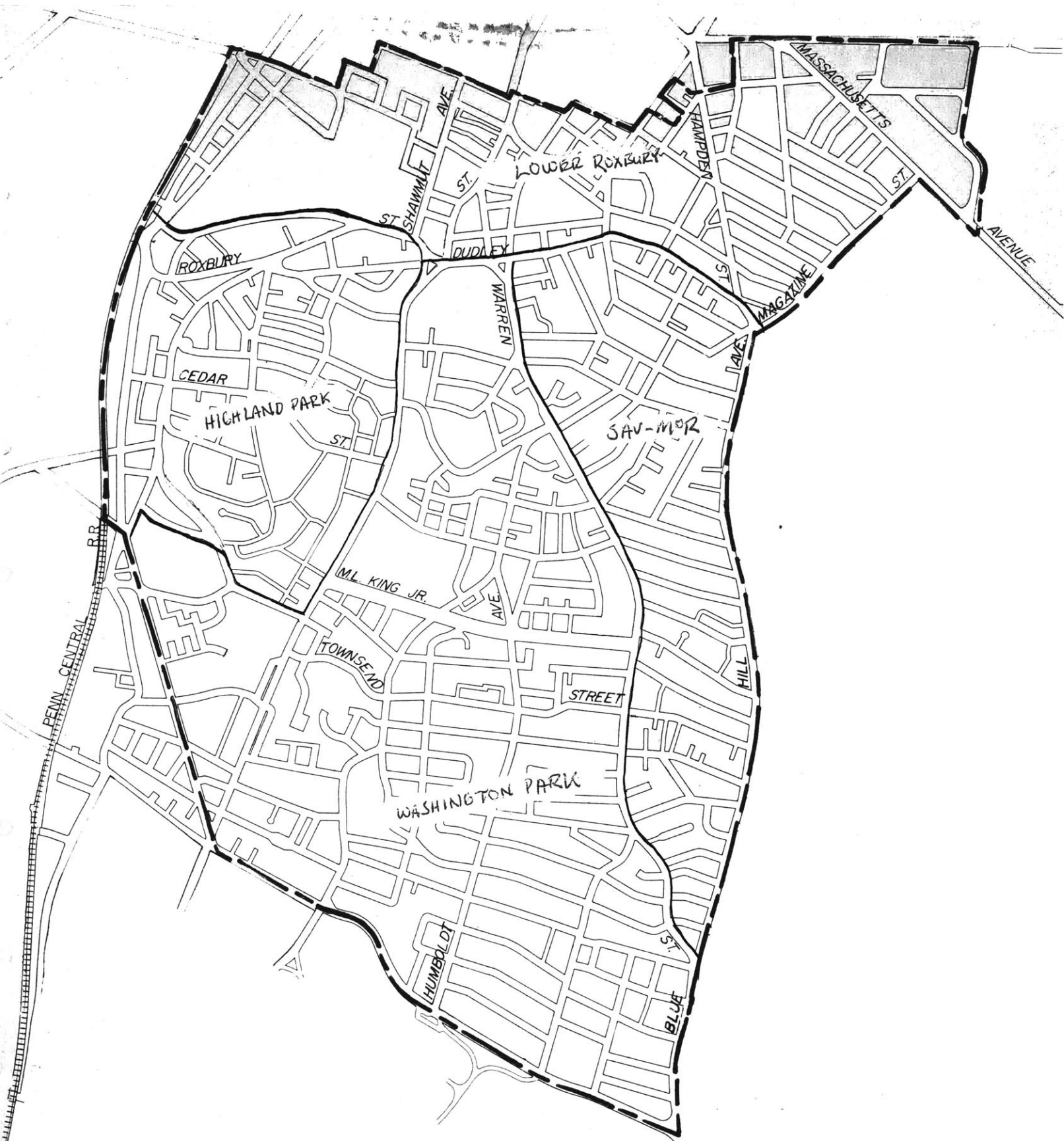
NEIGHBORHOOD DECLINE

Neighborhood decline has penetrated virtually all submarkets of housing in Roxbury. The processes of decline alluded to on page of Chapter four have resulted in large scale abandonment and protracted physical deterioration of much of the housing stock. There are sub-pockets where incumbent residents

have managed to maintain the condition of their units such as the Waverly St. area, Elm Hill Park, Linwood St. and Fort Avenue. However, the pressures generated by neighborhood decline have been great. The median sales prices and owner occupancy levels listed in Figure 3 and 4 for Highland Park and Sav-Mar indicate that substantial disinvestment has occurred over the last twenty five years.

The various sub-markets in Roxbury have not withstood the pressures of "neighborhood decline" as well as various sub-pockets in Dorchester because there has not been a homogeneous middle class presence in Roxbury who have "weathered" the processes of neighborhood decline as a group. Middle class blacks have been scattered throughout Roxbury over the years. The area between Humbolt Ave. and Elm Hill Avenue (Sugar Hill) and the area along Blue Hill Avenue extending into Sav-Mar and Grove Hall (listed in Figure 4) became the "settlement" of the black middle class during the fifties.

This "settlement" was disbanded gradually during the late fifties and early sixties when it underwent marked decline. "Decline" can partially be attributed to the increase of government insured mortgages and BBURG mortgages after 1968. Multi-family financed through the government sponsored 221d3 program in the Elm Hill area on the corners of Elm Hill Avenue and Humbolt Avenue have generated disinvestment in the middle of the streets that run between the two streets. Surveys taken in 1977 indicate widespread concern among resident homeowners on Brookledge, Hutchins, and Homestead streets concerning the negative impact of the 221d3 housing that some residents referred to as "public housing".



ROXBURY

0 600 1200 2400 FEET



NEIGHBORHOOD PROFILE
Neighborhood Confidence Project
Department of Urban Studies and Planning
Massachusetts Institute of Technology.

Sav-Mor - Roxbury



Total Population	3811
% Black	88%
% Under 18	36%
% 62 and over	12%
Total Households	1360
Ave. number persons per household	2.8
% One person households	23.5%
% female-headed households	19.9%

This material is intended for project staff use only.

PROPERTYNumber of Occupied Units 1970Total 1360% Units in one-unit structures
(Single family homes) 10.6%% Owner-occupied units 21.7%Average # rooms 6.3Average value \$10,700% Black-owned 85%% Renter-occupied 67.9%Average # rooms 4.4Average value \$92% Black-Rented 90%Recent Transactions

	1971	1972	1973	1974	1975	1976	1977
Median Sales Price	-	\$12,000 n=1	\$13,000 n=15	\$10,500 n=8	\$ 2,800 n=25	\$ 6,500 n=14	\$10,000 n=1
Median Loan-to-Value Ratio	-	.971 n=1	.898 n=13	.929 n=4	.609 n=4	.918 n=4	.800 n=1

Lending Institutions Granting Mortgages in AreaTotal # Mortgages 31

Lending Institutions with most loans:

Malmart Mortgage Co. 19.4% (6)Boston Progressive Credit Union 9.7% (3)Unity Bank & Trust 9.7% (3)Charlestown Savings Bank 9.7% (3)Seller 22.6% (7)

LONG TERM RESIDENTS
(10 years or more as of
1/1/77)

Total	<u>277</u>
(Household Heads and Unrelated Individuals)	
Stability Index (Long-term resi- dents as % of Total Households)	<u>20.4%</u>

Age:

20-44	<u>7.2%</u>
45-64	<u>52.3%</u>
65+	<u>40.4%</u>
Not Stated	<u>-</u>

Dominant Occupational
Categories:

Housewife	<u>19.1%</u>
Retired	<u>14.1%</u>
Laborer	<u>13.3%</u>
Craftsman	<u>11.6%</u>

RECENT BUYERS

(1972 - 77)

Total	<u>68</u>
Total excluding 1977	<u>67</u>
% Owner Occupants	<u>47.8%</u>
% Non-owner Occupants	<u>52.2%</u>
Owner-Occupant Buyers (Household heads excluding 1977)	<u>32</u>

Age:

20-44	<u>64.0% (16)</u>
45-64	<u>28.0% (7)</u>
65+	<u>8.0% (2)</u>
Not Stated	<u>7</u>

Dominant Occupational
Categories:

Laborer	<u>19.2% (5)</u>
Professional	<u>15.4% (4)</u>
Clerical	<u>15.4% (4)</u>
Service	<u>11.5% (3)</u>
Craftsman	<u>11.5% (3)</u>
Operative	<u>11.5% (3)</u>

RECENT SELLERS

(1972 - 77)

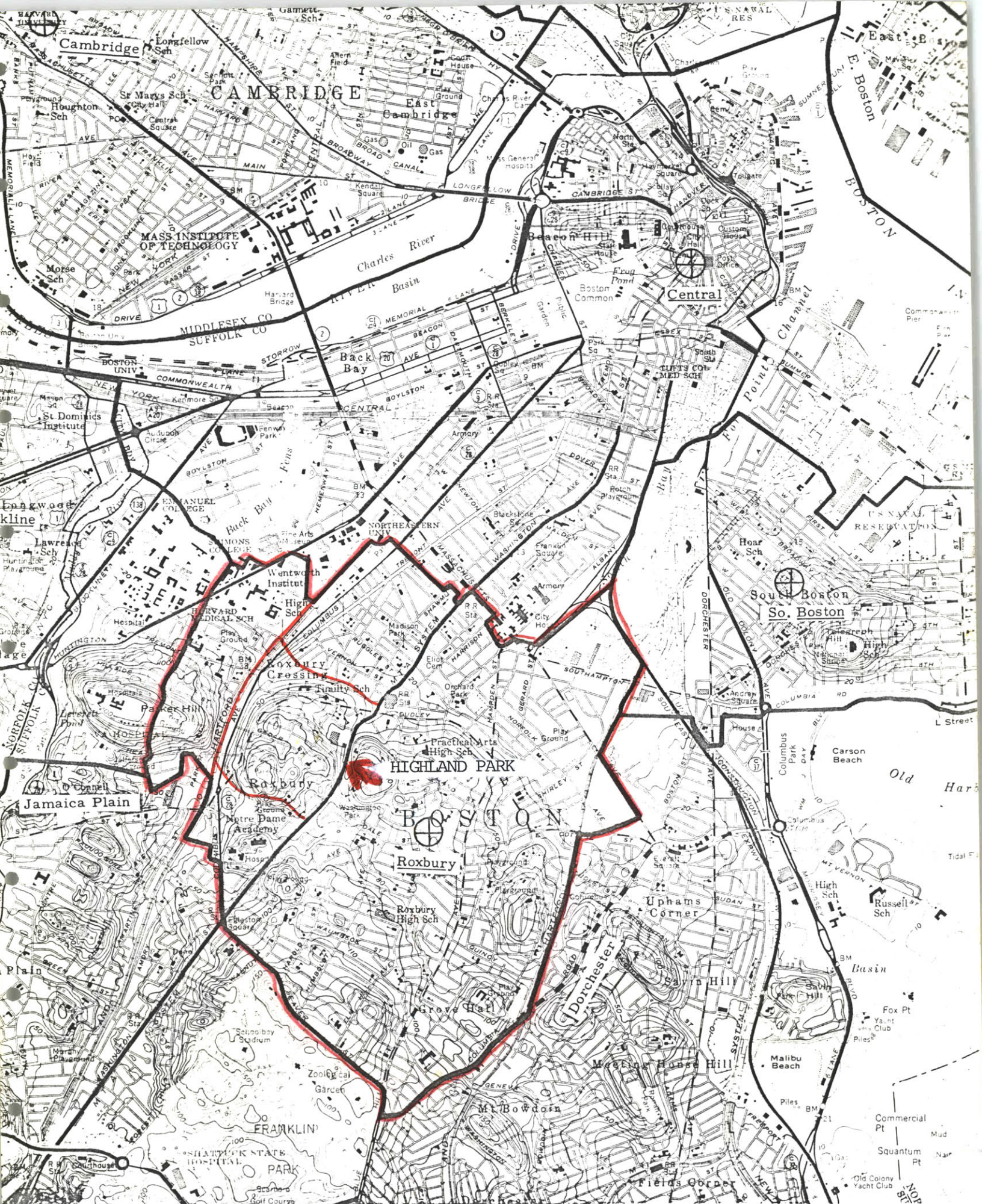
Total	<u>68</u>
Total excluding 1977	<u>67</u>
% Owner Occupants	<u>26.9%</u>
% Non-owner Occupants	<u>73.1%</u>
Owner-Occupant Sellers (Household Heads excluding 1977)	<u>18</u>

Age:

20-44	<u>26.9% (3)</u>
45-64	<u>50.0% (9)</u>
65+	<u>33.3% (6)</u>
Not Stated	<u>-</u>

Dominant Occupational
Categories:

Laborer	<u>22.2% (4)</u>
Professional,	<u>11.1% (2)</u>
Craftsman	<u>11.1% (2)</u>
Operative	<u>11.1% (2)</u>
Retired	<u>11.1% (2)</u>
Clerical	<u>11.1% (2)</u>



HIGHLAND PARK

Property Owners (1972-1977)

LONG TERM RESIDENTS

10 years or more as of
1/1/77

Total (Household Heads and 318
Unrelated Individuals)

Stability Index
(Long Term Residents 20%
as a % of Total
households)

1977 Listing of Residents (Police Census) Owner Occupant
Buyers 36

Age

20-44 927

45-64 467

65+ 364

Not Stated 133

Dominant Occupational
Catagories

Prof/Tech	171
Clerical	200
Mgr/Prop	56
Sales	13
Laborer	144
Operatives	125
Crafts	67
Service	159
Students	201
At Home	178
Retired	129

RECENT BUYERS

(1972-1977)

Total 135

% Owner Occupants 26

% Non-Owner
Occupants 84

Owner Occupant
Buyers 36

Age

20-44 18

45-64 10

65+ 1

Dominant Occupational
Catagories

Prof/Tech	46% (17)
Clerical	5% (2)
Mgr/Prop	3% (1)
Sales	3% (1)
Laborer	11% (4)
Operatives	5% (2)
Crafts	3% (1)
Service	3% (1)
Not Available	19% (7)

RECENT SELLERS

(1972-1977)

Total 135

% Owner Occupants 19

% Non-Owner
Occupants 81

Owner Occupant
Sellers 25

Age

20-44 8

45-65 5

65+ 9

Dominant Occupational
Catagories

Prof/tech	48 % (12)
Clerical	4 % (1)
Mgr/Prop	4 % (1)
Service	20 % (5)
Laborer	4 % (1)
Not Available	20 % (5)

Property

Recent Transactions

	1972	1973	1974	1975	1976	1977
Median Sales Price	13,000 n=9	5,000 n=37	3875 n=24	4000 n=30	5000 n=23	7000 n=12
Median Loan to Value Ratio	.853 n=6	.900 n=7	.666 n=6	.771 n=7	.833 n=9	.696 n=4

Lending Institutions Granting Mortgages in the area including sellers

Total Mortgages 38

Seller 18

Private 6

Provident 3

Home 3

Malmart 3

Boston 2

Jamaica Plain 1

Shawmut 1

East Boston 1

38

* Private means transaction was financed through private means

* Data was compiled from the Real Estate Transfer Guide
and Boston Police Census

POPULATION	63800	AGG. INCOME	135.70M	FAMILY INCOME	%
				0-4.9T	5371 38.5
BLACK	73.7%	HSHLD SIZE	3.0	5-7.9T	3210 23.0
OTHER	1.5%	GRP QTRS/INST	5.1%	8-9.9T	1768 12.7
SPAN AM	6.7%			10-11.9T	1326 9.5
				12-14.9T	1204 8.6
AGE	%	OCCUPATION	%	15-24.9T	939 6.7
0-5	8674 13.6	PROF/TEC	2761 13.3	25-49.9T	105 0.8
6-13	11112 17.4	MGR/PROP	685 3.3	50T+	12 0.1
14-17	4579 7.2	CLERICAL	4694 22.7	MEDIAN	\$ 6347
18-20	4157 6.5	SALES	568 2.7	AVERAGE	\$ 7312
21-24	4690 7.4	WH/COL	8706 42.0		
25-34	7899 12.4	CRAFTS	1940 9.4	SCHOOLING	
35-44	6296 9.9	OPERTIVS	4335 20.9	POP AGE 25+	30590
45-54	5879 9.2	SERVICE	4616 22.3	HIGH SCH ONLY	30.6%
55-64	4304 6.7	LABORER	1114 5.4	ANY COLLEGE	12.0%
65+	6213 9.7	FARM WRK	6 0.0	MEDIAN SCH YRS	11.1
MEDIAN	23.4	BL/COL	12011 58.0	18-34 IN COLL	14.8%
SEX		LABOR FORCE	UNEMP	PART/R	AUTOMOBILES
MALE	28211 44.2%	11584	8.3%	63.0%	0 13213 65.5
FEMALE	35589 55.8%	10686	5.5%	41.7%	1 5963 29.6
					2 855 4.2
		IN ARMED FORCES	0.2%		3+ 141 0.7
HOUSING UNITS	23148	HOUSING VALUE	%	RENT	%
OWNER OCC.	15.7%	0-14.9T	752 77.4	0-59	2300 14.0
RENTER OCC.	71.5%	15-19.9T	156 16.0	60-99	8768 53.3
VACANT	12.8%	20-24.9T	43 4.4	100-149	4751 28.9
CONDOMINIUMS	203	25-34.9T	15 1.6	150-199	364 2.2
MOBILE HOMES	20	35-49.9T	3 0.4	200-299	237 1.4
TURNOVER	5.1%	50T+	2 0.2	300+	18 0.1
STABILITY	42.9%	MEDIAN	\$ 10194	MEDIAN	\$ 84
		AVERAGE	\$ 11195	AVERAGE	\$ 91
UNITS/STRUCTURE	%	ROOMS/UNIT	%	BUILT	OWNER RENTER
1	2245 9.7	1-3	4986 21.5	1965-70	3.7% 7.1%
2	2623 11.3	4-5	12640 54.6	1960-64	0.4% 3.5%
3-4	8516 36.8	6-7	4420 19.1	1950-59	1.6% 4.9%
5-49	8838 38.2	8+	1099 4.7	<-1949	94.3% 84.5%
50+	900 3.9				

>

UPDATED INCOME: 1976
 AREA CONFIGURATION
 ROXBURY

URBAN DECISION SYSTEMS, INC.
 08/11/77

	1960 CENSUS	1970 CENSUS	1976 (EST.)	% CHANGE 1960-70	% CHANGE 1970-76
POPULATION	88616	63800	65650	-28.0	2.9
HOUSEHOLDS		20172	22487		11.5
AGG. INCOME (M) \$		135.70	203.39		49.9
AVE. HSHLD INCOME \$		6359	8549		34.4
PER CAPITA INCOME \$		2127	3098		45.7
FAMILY INCOME		1970 CENSUS	%	1976 (EST.)	%
LESS THAN \$2000		1472	10.6	840	5.7
\$ 2000 - \$ 2999		1339	9.6	818	5.6
\$ 3000 - \$ 4999		2560	18.4	1951	13.3
\$ 5000 - \$ 6999		2368	17.0	1953	13.3
\$ 7000 - \$ 7999		841	6.0	971	6.6
\$ 8000 - \$ 9999		1768	12.7	1874	12.8
\$10000 - \$11999		1326	9.5	1460	10.0
\$12000 - \$14999		1204	8.6	1856	12.7
\$15000 - \$19999		750	5.4	1799	12.3
\$20000 - \$24999		189	1.4	655	4.5
\$25000 - \$49999		105	0.8	426	2.9
\$50000 OR MORE		12	0.1	32	0.2
MEDIAN \$		6347		8837	
AVERAGE \$		7312		10034	

SOURCE: ESTIMATES BY URBAN DECISION SYSTEMS, INC.

>

The housing in the upper part of Sav-Mor is in relatively good condition. As one approaches Lower Roxbury from Upper Roxbury the condition of the housing becomes considerably worse. Throughout Highland Park, Washington Park, and Sav-Mor are pockets of housing that have remained in good condition. Yet, the processes of neighborhood decline continue to depress the values of the housing stock and appearance of the area.

The major demographic data for Roxbury including Mission Hill are listed in the area profile in Figure 5⁷. A comparative analysis with the City of Boston reveals that the median income is lower, percentage of families whose annual income is below 5,000 dollars is lower, the percentages of owner-occupancy are lower, and the level of poverty is generally much greater.

SAV MOR

Over 80 percent of Boston's Black population live in the areas adjacent to Blue Hill Avenue that begins just south of the Orchard Park housing project and extends out to Milton.

The housing stock in the upper part of Sav-Mor off on Blue Hill Avenue is in relatively good condition. The values of the stock do not reflect the good condition of many units because they are scattered throughout the area. On streets such as Moreland, Copeland, and Waverly abandoned units sit side by side to units in good condition. This fact

accounts for perception of the area as "declining".

Sav-Mor can be broken down into two areas on the neighborhood classification scale that roughly corresponds to the condition of the housing stock. These areas can be listed as good/stable and fair/stable; and poor/declining. These are my perceptions that are the result of several interviews conducted there last summer and a windshield survey this spring.

The survey data indicate long-term residents and recent buyers agree substantially in their attitudes and perceptions concerning the areas futures. The degree of similarity in the responses of both recent buyers and long-term residents indicates considerable neighborhood stability.

Cluster analysis of the several questions designed to probe respondents level of confidence in the future of the neighborhood indicates an apparently high level of confidence. 72% indicate a feeling that property values have risen or stayed the same in recent years. 78% indicate that people are maintaining or improving their properties. 76% of recent buyers and 82% of long-term residents made repairs or improvements (or their landlords did) in recent years. The most important dislikes of the neighborhood were identified as "physical deterioration", "poor city services" and "kids hanging out".

There were very few home sale transactions in Sav Mor in 1977. Through July there was only one sale and at the years end only one more sale been closed . The conditions of a "tight housing market" are to be observed in Sav-Mor. The drop in sales from last years 14 is due to rising prices fostered by inflation. Supply is very low because

homeowners perceive that property values are rising and consequently want to hold on to their property. On certain streets such as Perrin St. we encountered two residents working on outside repairs and exterior painting as we conducted interviews. The condition of the housing stock on Perrin St. is more suggestive of comparable stock in some of the inner older suburbs such as Brookline and Somerville, than most parts of Roxbury. The Sarah J. Baker school on Perrin St. is presently being renovated by Housing Innovations Inc. as an elderly apartment building.

Richard Richardson, a past President of the Prince Hall Masons, a 6000 member Fraternal organization whose headquarters are located in Grove Hall addressed the problem concerning the condition of housing in the area with the following statement:

The main drag is the problem out here. When you get off, you'd be surprised. There are great old houses and many are in great shape. The blight looks worse than it is because of the condition of the shopping area. 1

Because of the scatteration of housing units in good condition it is difficult to analyze the housing market in toto. The mortgage activity of lenders in the past few years suggests that qualified buyers may obtain financing in the area. Six conventional and nine government insured mortgages have been made in the area in recent years. Listings seldom appear in major newspapers. The Bay State Banner usually carries listings for sales in Roxbury, however there have been few in 1978. Realtors such as Fred Saunders and Royal Bolling indicate that listings have been very low in this part of Roxbury.

HIGHLAND PARK

The increasing levels of owner occupancy among the "young, professional group" in Highland Park indicates a high degree of confidence in the future of these sub-areas of Roxbury. The presence of younger homeowners who are concerned about the value of their property has been exhibited in the public hearings surrounding the Southwest Corridor development, the formation of a "homeowners association" on Kenilworth St in Highland Park, and in contacts established with the Roxbury neighborhood programming team.

The housing market in Highland Park can be classified as fair/stable. The recent upturn in prices and owner-occupied levels come on the heels of prolonged decline. The Arab oil embargo of 1973 dealt a devastating blow to the condition of much of the housing stock as the costs of maintenance soared. Out of the 37 units that were sold that year only 7 were financed through mortgages. The high number of units that were sold through personal transaction indicate substantial decline in investment confidence. The corresponding drop in median sales prices for 1973 and 1974 reflect this trend of decline. Six transactions were "privately" financed which is very high for an area the size of Highland Park.

In 1977 and 1978 there have been significant increases in median sales prices and investment confidence in the stock. Much of this is attributable to the adjacent public investment, however the physical attractiveness of the areas' topography is also an important factor.

These factors have combined with the attractive economies of buying in a "bottomed-out", poor declining area to distinguish Highland Park from Upper Sav-Mor and other areas of Roxbury.

The fact that Highland Park sits on a hill and encompasses five registered historic districts corresponds with the findings of Phillip Clay's study where it was determined that areas with both of these attributes experienced "revitalization" more often than other areas.

Young homeowners in professional occupations have begun to set a trend in buying in Highland Park. The fact that 44 percent of recent buyers have been young and in professional occupations indicates that investment confidence in the future of the area is high. One young, homeowner, who is an architect-planner indicated that the construction of the Campus High School complex and location of the new Orange Line and Southwest Corridor complex were the cause of his interest in the area and investment in the housing stock. Another recent buyer who is a lawyer was attracted to the area because he wants to live in a black neighborhood that is close to downtown where he works.

THE SOUTHWEST CORRIDOR DEVELOPMENT

The Southwest Corridor project is a transportation project that incorporates the reconstruction of mass transit, commuter, and intercity rail lines with a linear park system and commercial and residential development of adjacent areas. Over 400 thousand dollars of Federal Funds have been committed to the project.

The corridor area stretches across the South End, Back Bay, Roxbury, and Jamaica Plain from North of Back Bay Station to south of Forest Hills Station. When the project is completed in 1983 it will provide high quality transit and rail service, enhance the economic and physical development of the area through new commercial and residential development, and add a new loop to the "Emerald Necklace"

that Frederick Law Olmstead designed for Boston's park system.

The major benefits of the Corridor project can be listed as follows:

- . Needed Open Space and Recreational Facilities
- . Local Neighborhood Enhancement
- . Joint Development Enhancement
- . Acoustic and Visual Improvement
- . Connections to Major Destinations Within the Boston Park System and Downtown Boston

PROBLEMS AND PROSPECTS

Although effective demand among young homeowners has increased there are still a number of major problems in confronting prospective owner-occupant buyers in buying in Roxbury. The "focused group interview" of Blacks who work in the Boston area revealed a number of the concerns of living in Roxbury of "Blacks" who have the economic means to obtain home financing. The first disadvantage that is listed below has been added to the list by myself. This is based on problems that I encountered in attempting to find out which units were for sale.

1. Difficulty in finding and locating houses for sale in Roxbury because realtors are not well informed concerning available units in the neighborhoods because the economics of selling are low and higher profit margins can be realized by operating in more lucrative markets.
2. Municipal delivery services such as garbage collection, conditions of streets, street lightings, water pipes, etc. are poor.
3. It can be difficult to obtain 1st and 2nd mortgages.
4. Property is assessed high for municipal tax purposes but not highly regarded for mortgage purposes.
5. Vacancy rates are higher than other parts of the city causing unpredictable and unstable residency patterns.

6. There is very little "organized" pressure from residents through groups or associations which provides for stability, continuity, and political lobbying.
7. Fear of personal safety caused by property and personal crime.
8. High unemployment which causes loitering and other socially undesirable behavior.
9. Several large public housing projects which have a "spillover" effect from their immediate environment out into the general environment.
10. Public school system which is beyond immediate repair for the future which means the education of children will not be a quality one unless extra expenditures are incurred for private education.
11. Difficulty associated with receiving vendor/retail services such as furniture delivery, appliance servicing and taxi service.
12. Large numbers of bars and liquor retailers . ²

Because recent buyers have to deal with the above problems we may refer to them as "pioneers". Whereas prospective buyers are greeted with a critical mass of "organized homeowners" in Ashmont Hill and Melville-Park who have set in motion a series of actions designed to improve neighborhood conditions, prospective buyers in Sav-Mor and Highland Park must cope with these conditions on an individual basis. The conditions are also markedly worse in Roxbury so the risks associated with buying and living in Roxbury are greater.

Until the pioneer groups presence has a "threshold effect" on improving the condition of the neighborhood substantial risks will be incurred in buying in Sav-Mor and Highland Park. Marketing strategies could be employed to generate the effective demand of owner occupant replacement buyers and cooperation of key actors in contributing towards the betterment of the neighborhood environment. However, "marketing" strategies designed for Roxbury would have to be backed

up by improved municipal delivery services and the "targeting" of public monies such as C.D.B.G. Funds to small areas that have attracted owner occupant buyers. Highland Park and Upper Sav Mor provide interesting opportunities to explore the "marketing" option.

Communication channels have been set up between young resident homeowners in Roxbury and the City Living Unit of the City of Boston. As part of the "Innovative Project" Grant a Roxbury poster will be produced. This project will be part of the larger, neighborhood improvement program that will amount to an expenditure of \$5,253,399.00 dollars. Many of the younger homeowners, largely professional in occupation, have worked with the Neighborhood Programming Team in the C.D.B.C. budget process.

Neighborhood Improvement Program

The Neighborhood Improvement Program (N.I.P.) was designed "to build the confidence of Roxbury residents and businessmen in their community". The program was received well by community residents at the final public hearings before the city council. The areas in the two neighborhoods that we are focusing on that will be directly effected by the program are Copeland St., Warren St. and Moreland St., where new street construction will occur. Phase II of the "New Dudley Street" development adjacent to the Campus High Complex will be completed in 1978 and new streets, sidewalks, and lighting have been budgeted for Alvah Kitteredge Square in Highland Park. The specific streets in Kitteredge Square will be determined by local residents and city officials.

Race Relations

Race relations in the City of Boston between Whites and Blacks have not been very good over the years. Court ordered school desegregation fanned the flames of racial tension and outbreaks of racial violence in 1974. Racial antagonisms continue to run high in the city as racial incidents occur and are presented to the public via the print and electronic media.

Municipal jobs have long been the province of the immigrant ethnic groups. The percentage of minorities who have municipal jobs is very low in Boston. The percentage of blacks is employed at City Hall is six while the black population accounts for 20 percent of Boston's 645,000 persons. The Massachusetts Commission Against Discrimination which serves as the areawide A-95 agency has issued a public, non-concurrence plea to HUD secretary Patricia Harris to withhold Boston's 28.5 million dollars in C.D.B.G. funding for the following reasons:

I have reviewed the employment profile of the City and observe that females are underemployed and minorities are underrepresented. Although the proposal (the affirmative action plan) appropriately defines the employment needs of the minority community, it does not define how these needs will be met. Much of the funding will be used in existing City Departments in which the employment benefits will perpetuate discriminatory patterns thus the signed assurances of civil rights have little or no meaning.³

Three black state representatives along with the local chapter of the NAACP have filed suit to withhold Boston's Funding. Secretary Harris was questioned as a speech she delivered the day before the suit was filed at the Joint Center for Urban Studies of Harvard University and M.I.T. concerning the Administrations National Urban Policy. The Secretary responded that the General Counsel of HUD had recommended the funding on legal grounds and "that this was a legal issue". The Secretary continued to say affirmative action guidelines will be strictly enforced under her administration at HUD.

The C.D.B.G. process has provided Roxbury residents with the opportunity to work with city officials around community concerns and issues. The ability of city officials and neighborhood residents to work together is a critical variable in the future Development of Roxbury and the employment of any "marketing" strategies that are designed to enhance community development in Roxbury. It is hoped that more productive and ongoing working relationships will be developed between Roxbury residents and city officials. This factor will be critical to supporting the efforts of private individuals in the "revitalization" of Roxbury neighborhoods.

A NEW NEIGHBORHOOD APPROACH

Recently, some young resident homeowners have begun to examine the use of various marketing tools to increase effective demand among owner-occupant buyers, counter negative imagery associated with Roxbury, and work with key actors to leverage their cooperation in supporting the processes of "neighborhood revitalization".

The high levels of owner-occupancy of "buyers" in both Sav-Mor and Highland Park indicate the 'rising' trends of both of these housing markets. A number of recent buyers in Highland Park are at a higher median salary level than the median for the city. A number of them indicate they have confidence in areas future as a good investment. These developments are the most promising series of events to occur in Roxbury in a number of years.

This feeling was recently expressed by one of these homeowners who is in the process of closing on the sale of a house on Fort Ave. when he said "we'll have to deal with alot of negatives like bad schools, potholes, and the like but we feel it will be worth it in the long run."

This view is joined by the other disadvantages listed on page . Even if the present proliferation of middle income, owner-occupant buyers continues at its present pace the public school system, the present housing projects, high rates of unemployment, and large apartment buildings cannot be expected to change as a consequence. The spillover effects will still militate against the concept of a 'new neighborhood in Roxbury'. The combined efforts of city officials, key actors and neighborhood residents will be necessary to accomplish this task. Information dissemination strategies and 'integrative marketing' efforts of neighborhood residents and city officials will work to facilitate these objectives.

The relative youth of the population in Roxbury (64% below age 34) in 1970 indicates a considerably higher proportion of young people than in comparable areas of the city. 35.5 percent of the population should now be between the ages of 22 and 42. Out of this 19, 140 persons

6,380 families are more than single person households. Since we know that one out of every six households moves every year in comparable neighborhoods we can estimate that roughly 1000 households, (including single family) households search for housing every year. It is difficult to estimate the average percentage of the population that moves each year however it is useful to suggest that over 1000 households search for housing and out of this at least 100 persons are owner occupant buyers given recent trends. The actual number is probably much higher given the fact that some "outsiders" from Dorchester, other parts of the city, and out of town will search for housing in Roxbury.

The point is enough Roxbury residents alone search for housing each year to supply the demand for units that come up for sale. The problem is most of these buyers are investing their money outside of Roxbury. Realtors familiar with the South Shore housing market have pointed out Brockton, Sharon, and Randolph as areas where home sales to blacks have been significant in recent years. The factors that have precipitated "revitalization" in urban neighborhoods may be working to reverse the 'suburbanization' of Blacks in the metropolitan Boston area.

Jesse Rowell is a young black who installs telephones in residential units for New England Telephone. Like many other young blacks in their early thirties, Mr. Rowell bought a house in Brockton in 1972 after having grown up in Dorchester. Recently

Mr. Rowell purchased a house on Melville Avenue (in the Melville Park) section of Boston that is presently being renovated for September occupancy. Mr. Rowell identified the following factors as those that precipitated his decision to buy a house in the city.

- .Proximity to work, family and friends
- .Boredom with Brockton
- .Attractive economies of buying in Dorchester
- .The opportunity to design the interior in a 'new' personal style
- .Feelings that Dorchester is on the 'comeback'

The experience of Jesse Rowell may not be typical but it is useful when analyzing the forces and factors at work in determining the locational decision of buyers. Ten years ago one would be considered as "insane" if they voluntarily moved from Brockton to Dorchester. Today, individuals such as Jesse Rowell have very sound reasons behind their decision to leave the suburbs for the city. These kind of developments hold much hope for the future of "bottomed-out" or "declining neighborhoods".

Given the fact that over 70 percent of the workforce in Roxbury are in either service, operative, craft, or clerical occupations it is fair to assume that these persons represent "primary demand" for homeownership. Along with these occupations are other occupations like school teachers, civil servants, municipal employees, plumbers and telephone company supervisors that earn incomes equal to many in more "professional occupations."

The high levels of these and the more professional occupations in Highland Park indicates there is increasing effective demand for housing in Roxbury. Research in Phil Clay's study of "neighborhood revitalization" indicates that the 'professional' group often sparks effective demand as it catalyzes market demand and neighborhood investment among incumbents and other recent buyers. The average savings accounts for depositors in census tract 818 (Say-Mor) and 814 and 186, Highland Park are listed in table . Average savings in the amount of 1000 dollars do not allow alot for home repair or improvement expenditure.

Average Savings Account

814	997.00
816	1381.00
818	1031.00

Source:Massachusetts
Comissioner of
Banks and Banking
1978

DISPLACEMENT

The displacement issues that gentrification have caused in areas like the South End has been raised by both incumbent residents in Roxbury as well as recent buyers. It is generally agreed upon that 'displacement' is something that needs to be avoided through the combined efforts of residents and city officials. Declining housing markets need replacement buyers who have the economic means to obtain mortgage financing and maintain the quality of their units. However, if too many buyers appear in the housing

market it can lead to the pricing out of many incumbent residents who won't be able to afford new rents or incumbent homeowners who may not be able to resist the lucrative offers that rising prices often precipitates.

The 'bottomed out' state of the housing markets in Sav-Mor and Highland Park suggests that "gentrification" will not be a problem in the immediate future. It was clear to me in the interviews I conducted in Sav-Mor and conversations I have had with some older incumbents in Highland Park, that young buyers were being received very well by incumbents. Many of the younger recent buyers represent a 'sense of hope' to older incumbent residents who have long thought highly of their neighborhood and were distressed by the incipient decline of the last ten years. The appearance of young households may be a bellweather of things to come in the next few years. The problems associated with attracting replacement buyers, are as we have discovered 'marketing' problems by nature. Much more is at stake than simply matching supply with demand through. It is imperative that resident homeowners in Roxbury take the initiatives in the planning and implementation of any 'marketing strategies'. The following issues are those that any such interested parties would have to address.

CONCEPT

The name Roxbury should be disassociated with the area of the city that would be targeted for the employment of 'marketing strategies'. This could be done in much the same way as Ashmont Hill or Melville Park were created to reflect a new image of the area. This was also the case with Roslindale and Jamaica Plain which were dubbed by speculators and community developers, rather than actually being annexed land area from the city of Boston. Residents in Roxbury have suggested that "Madison Park", the area in and around Madison Park High School, and Highland Park be designated land areas. A new name for Upper Sav-Mor would also be appropriate in reflecting a more accurate image of the area as distinguished from Roxbury proper. The focused group interview revealed that the stigma attached to Roxbury represented 'the most disliked disadvantage' concerning Roxbury.

MESSAGE

The serious 'image' problem associated with Roxbury could partially be corrected through 'house tours' , 'information and fact sheets' and 'the structuring of non-paid news'. House tours could be used as a device to get people to look inward at the lifestyle of Roxbury residents who participate in promotional activities through opening up their homes. The message that each of these techniques should carry would have to be one that is designed to reflect the 'lifestyles' of the young people who have made the locational decision to settle in Roxbury.

Various promotional activities and brochures should generate the same message that reflects a 'youthful, vibrant, image' as the problem of negative imagery is probably the single largest threat to attracting replacement buyers. The Roxbury poster uses action-oriented slide photographs in a collage type form to reflect this message. (see slides on the next two pages)

MONEY

The production of printed materials is not very expensive. In Dorchester, the "Melville Park Association" secured the assistance of a bank (The First American Bank for Savings) for a cost of 35 dollars associated with the printing of brochures for 'house tours'. This approach could be used by Roxbury residents although a 'out of pocket' expense may be more appropriate for the initial expenses.

MEDIA

Neighborhood groups in Roxbury could use local media such as the Bay State Banner, WILD a.m. radio, and W.E.R.S., W.T.B.S., and W.R.B.S. for public service announcements. The announcements could advertise homeownership workshops sponsored by the 'associations' or various other events that residents decide would be appropriate. Certain information such as the actual sale of houses would not be prohibited on the air. The college stations, particularly W.R.B.S (Northeastern) have a large audience in Roxbury.





MEASUREMENT

The 'association' or 'sponsoring group' could set a goal of how many owner-occupant buyers it would like to see for the neighborhood or what collective project could be undertaken and achieved as a group. It is important to set goals for collective projects so that some measurement will be possible in order to assess the success of projects.

INTRODUCTION

We have now successfully defined the marketing concepts, strategies, and techniques that were utilized to stimulate effective demand for homeownership and build neighborhood confidence in two Dorchester neighborhoods. We have evaluated the effectiveness of these marketing strategies and have found that planners, neighborhood residents, and key actors generally feel that the employment of these strategies has been successful. We agree with planners in the City of Boston that they are not engaging in marketing in the strict definitional sense, but moreover, they are using various marketing tools (technique) to respond to a set of conditions that represent a marketing problem. The data concerning the characteristics of property and property owners supports the contentions of all of the public and actors we are concerned with.

We have evaluated the applicability of employing the same or similar marketing strategies in two Roxbury neighborhoods and have found that the employment of such strategies could work to enhance the community development objectives of neighborhood residents and city officials. We have suggested the major components of a marketing strategy for Roxbury and explored the development of a new neighborhood concept with residents.

It would be most appropriate now to discuss the viability of marketing neighborhoods - using the Boston experience and case studies as examples - and make inferences and judgements (albeit subjective at times) about the value of marketing urban neighborhoods as a means of achieving some stated objective - be it increasing effective demand, building incumbent investment confidence, etc. We will conclude by drawing some judgements concerning the role of marketing in public sector management and planning based upon our evaluations.

This section will first analyze the evolution of a marketing orientation in City Hall. We are interested in analyzing the organizational characteristics of the City of Boston and how this effected the evolution of a marketing orientation. This will allow us to make some inferences and judgements concerning the transferability of a marketing function to other municipal governments.

We are also interested in the relationships between City Hall and neighborhood groups and how this relationship effects the ability of local residents to work towards neighborhood change. Finally, we will conclude with some general remarks relative to some optimum environment or set of conditions under which the "marketing" of urban neighborhoods can be effective in building neighborhood confidence.

THE CITY OF BOSTON

Boston has long been recognized as a pioneer in developing and implementing fresh approaches to urban problems. Although the long-term results of many of Boston's efforts in urban development remain controversial (such as Urban Renewal in the South End and West End), it is fair to say that the federal government has looked to Boston since the urban renewal period as a major source of research and development in urban problem solving. The huge reservoir of academic resources in the Boston area is no doubt related to Boston's important role in urban research and development.

THE BOSTON REDEVELOPMENT AUTHORITY

Under Ed Logue, the B.R.A. was established as the unit in city government responsible for planning and managing urban renewal programs. The B.R.A. developed a research capacity 1963 that is presently headed by Rolf Goetze, a Ph.D. in housing and social policy analysis from M.I.T. Much of the groundwork that set the stage for the evolution of a marketing orientation in City Hall was gradually accomplished through the work of Goetze and others on the B.R.A. research staff. The development of the neighborhood classification scheme and other working tools to monitor and gauge neighborhoods was done by them.

The decentralization of city government under the new administration of Kevin White was conceived in 1968. The centerpiece of this decision was the "Little City Halls" program that further improved the city's response capacity to meet local concerns. Robert Fichter, who now directs the Parkman Center for Urban Affairs served as the chief liaison between City Hall and the little City Halls. Fichter and Goetze often discussed

neighborhood problems along with others at City Hall during the late sixties and early seventies and the cross-fertilization of ideas generated new ideas and approaches. Many of these ideas eventually became published in Goetze's Building Neighborhood Confidence: A Humanistic Strategy for Urban Housing.

John Weis worked with Fichter and Goetze in and after 1971 when he was the Dorchester-Roxbury planner in the B.R.A. When Weis became the Director of Neighborhood Planning at the B.R.A. he expanded the neighborhood marketing activities with the appointment of Bob Rugo and John Coggeshall. Weis, Fichter, Goetze, Rugo, and Coggeshall had all been involved in neighborhood planning and urban development for substantial periods of time before the City Living Unit was established in 1975. Three of the five (Weis, Rugo, Coggeshall) have master's degrees in city planning, one (Goetze) a Ph.D. in city planning, and the other (Fichter) brings considerable experience to the job from experience in the Little City Hall program. This high degree of professionalism played a very significant role in establishment of a marketing function at City Hall.

The collective energies and efforts of the five previously mentioned principals were all crucial to the evolution of a more sophisticated method of responding to a set of conditions in urban neighborhoods. The decision to expand the utilization of marketing strategies was made by John Weis after the successful experience of Ashmont Hill was observed. This was not as much of a decision to adopt formal marketing practices as it was a decision to develop a more effective formal response capacity to address neighborhood problems. The use of marketing strategies were expanded because it was felt that they worked effectively in Ashmont Hill.

This development can thus be interpreted as the logical extension of honest tinkering with the management of urban housing markets.

Professionalism in City Planning

The high degree of professionalism in City Hall facilitated the innovative approaches to urban problem solving that the adoption of a marketing orientation and subsequent practice is tantamount to. The marketing project languished in the B.R.A. because it was innovative and established bureaus tend to be more resistant to innovation than new bureaus.⁽¹⁾ The group of individuals in City Hall who were responsible for marketing projects making it past an initial survival threshold in the B.R.A. were generally better educated and more innovative in their methods of relating to their professions than the average city employee. This professionalism factor was crucial in the continuance and expansion of the project because the project's activities could have incurred political costs. Bureau chiefs in City Hall who have been involved in other public relations and/or promotional activities would not have been able to engage in neighborhood marketing without exciting the fervor of the press and political opponents. Targeting project activities at specific locations and at middle class residents could result in some residents and neighborhoods feeling slighted. Limited resources did not allow the project to be expanded city wide. The fact that these issues never surfaced can be attributed to the professional manner in which they were received by the public and the press.

Public sector marketing often requires a "low-key approach" because of the potential political conflicts spending public monies can involve. John Weiss was able to direct the project through its initial survival

threshold through careful analysis and planning, a low-key approach (in terms of visibility) and the personal commitments that residency in the Ashmont Hill engendered on the part of Rugo and Coggeshall.

The fact that Coggeshall was a resident of Ashmont Hill certainly helped to facilitate the early working relationships that developed between B.R.A. staff and residents of Ashmont Hill. Many times residents find it difficult to obtain simple information from City Hall, such as title to property and deeds. The likelihood that the average Boston resident could establish linkages with city officials that could lead to increased public resources being focused on that neighborhood is small.

The Office of Program Development

Bob Rugo, John Coggeshall, and John Weis all gravitated towards the practice of marketing management through designing various strategies that were fitted to the problems that they perceived as city planners and were called upon to solve through "organized pressure" from residents. Rugo and Coggeshall spent much time in the field familiarizing themselves with housing sub-markets in Dorchester, Roxbury, and Jamaica Plain. Through these experiences they were able to develop a thorough working knowledge of these sub-markets. The Dorchester poster and communications with Melville Park residents that led to the formation of the Melville Park Association were actions largely initiated by Rugo as the result of his "sense of what the problem was". Developments such as these often occur in public sector organizations that experience marketing problems in their service operations, but do not have marketing functions to address these problems. Bill Novelli of the firm of Porter, Novelli and Associates of Washington, which specializes in public sector marketing, has

noted that "a number of public sector organizations contact us and say they want some marketing but they don't want any of that 'slick stuff' - they really don't know what they want but they are becoming increasingly aware that they have marketing problems." (2)

Christopher Lovelock, a professor of marketing at Harvard University, has addressed the point concerning how employees in public sector organizations often gravitate towards performing marketing roles, and often become very good at performing these roles through continued practice. (3)

The fact that Baltimore, another city well known for its innovative approaches to urban problem solving, has also engaged in marketing activities attests to the role of professionalism in the adoption of a marketing orientation. The fact that marketing activities were expanded in O.P.D. while they languished in the B.R.A. can be attributed to what Downs' has termed "the growth accelerator effect" of rapidly growing new bureaus such as O.P.D. Downs' thesis is that rapidly growing new bureaus will attract "climbers" as employees while "conservers" will not be drawn to such bureaus "because rapid growth is normally accompanied by uncertainty, constant shuffling of organizational structure and hard work"; (4)

"As a result, fast growing bureaus will experience a rising proportion of climbers and a declining proportion of conservers. Moreover, this proportional increase in climbers will be larger in high-level positions than in the bureau as a whole. Climbers will rise faster because they deliberately pursue promotion more than others. They are much more innovation-prone than conservers, and the bureau needs innovators in order to carry out its newly expanded functions." (5)

Recently John Weis was named by Mayor White to direct the city's role in a joint public relations effort with citizen groups to win voter approval of a referendum on the November ballot. Weis will return to his

duties as Director of O.P.D. after the election. Wayne McNamara, assistant to Weis for one year will assume Weis' responsibilities at O.P.D. in the meantime. Developments such as this and the fact that high level employees in O.P.D. usually are at work before 8:30 a.m. and don't leave until after 7 p.m. are mentioned to illustrate the climate of professionalism that has supported the adoption and practice of marketing techniques in City Hall. Bureaus that do not have similar characteristics might find the adoption and practice of marketing techniques difficult to implement because they ipso facto require the adoption of other support systems such as an information base and integrative marketing capacity that are very time consuming, require an ongoing commitment, and additional expenditures.

City Living Unit

A neighborhood planner in the B.R.A. remarked that Rugo and Coggeshall reminded him of the two characters whose personalities merged into one in the Truman Capote novel, In Cold Blood. This may seem a little far-fetched. However, the point is that the adoption of the marketing function required a number of different and diverse organizational roles. Coggeshall has established a reputation in City Hall and Dorchester as being very good at matching buyers to sellers through a comprehensive knowledge of various housing markets and ability to relate and communicate to prospective buyers. Bob Rugo has established a reputation as a hard worker who is very attentive to detail. Rugo has done most of the writing and editing of promotional brochures as well as much of the photography for the Dorchester poster and triple decker brochure. Both of these efforts were done in a very professional manner and were received

extremely well by the public.

The Neighborhoods

Marketing strategies may have worked to improve conditions of decline in the Dorchester neighborhoods but this was only accomplished as part of a larger, overall effort led by a "civil class" of residents, O.P.D. planners, and key actors who cooperated with residents and key actors.

When we speak of a "civil class" we refer to people with behavior that compliments the processes of revitalization. These people possess critical behavioral and attitudinal characteristics that bring them together to collectively address neighborhood concerns. Clay found the role of the "civil class" to be one of the most important variables in neighborhood revitalization.

"The identification and support of the 'civil class' and the improvement of confidence can - with modest amounts of leverage - change the neighborhood. Many owners [housing] realize what is only beginning to be clear amongst planners. Residents must not only have confidence in the physical elements of the community, but they must also have confidence in their neighborhoods." (6)

The "Ashmont Hill Association", "Melville Park Association", and emerging neighborhood based consciousness in Roxbury are all examples of a "civil class" consciousness that is a prerequisite to concerted neighborhood action.

Neighborhood residents, it should be remembered, set in motion the series of actions that preceded the adoption of a marketing function in City Hall. The residents in Ashmont Hill were concerned by the incipient neighborhood decline of adjacent areas and accompanying racial change that decline engendered. The manifestation of their marketing orientation of residents can be likened to the pioneers in the wild west who sent for the cavalry when they discovered the threat that the Indians posed to

their settlement. The Indians, or more appropriately the invaders in the Dorchester neighborhoods were low-income persons, primarily minorities who had settled on Talbot Avenue and Washington Street. The cavalry in this case was the B.R.A.

The fact that decline had not reached a protracted stage allowed for the utilization of marketing strategies. Neighborhoods at a more protracted stage of decline in the life-cycle such as Codman Square or Lower Roxbury would not be responsive to the employment of marketing strategies. The "product" that is being "marketed" must be one that has redeeming values to prospective buyers and incumbents who exchange their personal safety, personal resources, energies and efforts for settling in the neighborhood. Various publics have the option of exchanging their resources for settling in other neighborhoods so the exchange transaction must have value to publics.

NEIGHBORHOOD GROUPS

We have witnessed the importance of neighborhood groups in bringing the critical issues concerning the plight of a neighborhood to a level where they can be collectively addressed. Municipal governments have to deal with multiple publics on an ongoing basis and as a result, are often not as informed or cognizant of neighborhood problems as they should be. The role of neighborhood groups in diagnosing neighborhood problems and prescribing appropriate strategies of collective action is critical in planning the future of neighborhoods. In this respect, the "Ashmont Hill Association" played an important "capacity building role" in setting in motion the series of actions and events that led to the adoption of the marketing function at City Hall. HUD policies and the policies of

many local governments are currently placing increased emphasis on encouraging citizen participation in planning through the capacity-building of neighborhood based groups. In the cases before us we see that the process works both ways.

Neighborhood groups should explore the usefulness of utilizing various marketing techniques to achieve their community development objectives. As pointed out, marketing strategies may not always be appropriate in responding to neighborhood problems. The stage of the neighborhood life-cycle is critical in this respect. The role that municipal governments can perform in providing technical assistance, integrative marketing support, and providing financial resources to local groups can greatly enhance the ability of neighborhood groups to effect neighborhood change. When local government is not willing or unable to provide this much needed support local groups should seek out other sources of financial support and technical assistance. It should be noted that the multiplicity of actors involved in determining a neighborhood's future, time consuming nature of the marketing task will militate against the likelihood that local groups can garner enough volunteer support to accomplish the task. For this reason collaboration with local government should be pursued by local groups.

Marketing concepts, strategies, and techniques can work under certain conditions to improve the objective conditions of neighborhoods. The relative newness of neighborhood revitalization and subsequent lack of research on which to base our efforts in neighborhood planning severely limits the extent of our analysis of under which conditions will marketing strategies be most effective in improving neighborhoods. Clay's study remains the most comprehensive work on revitalization to date and

offers some insights into the questions we pose for answers. The following observations emerged from Clay's study relative to dynamics underlying neighborhood improvements: ⁷

- 1) Neighborhood revitalization even in very deteriorated areas is possible.
- 2) The process of neighborhood revitalization depends critically on the initiative of individual owner investors and organization which represent them.
- 3) Small amounts of institutional or governmental leverage can go along way toward reversing decline.
- 4) A civil class is critical to the initiation and success of neighborhood revitalization, especially incumbent upgrading.
- 5) There are several kinds of neighborhoods that are much less likely to experience revitalization than others. The areas can be briefly stated as:
 - a) Neighborhoods which have substantial amounts of large multi-family housing structures-especially those which are publicly assisted.
 - b) Housing condition is less important than housing location. Neighborhoods with less attractive locational features (as opposed to poor condition) are overlooked.
 - c) Black neighborhoods particularly those in the north which have experienced the filtering process and are largely owned by people with no long term interest in the property are difficult to revitalize. Large concentrations of absentee ownership produces a disinvestment psychology on the part of owners.
 - d) Areas with mixed and incompatible land use discourage revitalization.
 - e) Areas with small structures not suited to the lifestyles of current housing consumers, either upgraders or gentry.

With these observations in mind it is appropriate to suggest that marketing strategies will be most effective in supporting the processes

of neighborhood revitalization when there is a strong civil class to assume the vendor role in marketing, the neighborhood has not reached a stage of decline where disinvestment psychology has taken a strong hold and local government is responsible in developing support systems to help orchestrate the marketing activities of local residents.

The evolution and employment of neighborhood marketing activities in Boston was a function of interrelationships that developed between residents and city officials. The increased interaction generated a heightened awareness of neighborhood problems and suggested new solution that have been proven to be effective in solving neighborhood problems. The honest tinkering of these efforts have brought more science to the practice of managing neighborhood change. It has been observed that this form of management can be effective when collaboration exists between neighborhood residents and city officials.

The tactics and techniques that were used in the cases we evaluated were "marketing tools". The primary problems that residents and city officials encountered were "distribution problems" concerning the communication of relevant information to publics and key actors. Various key actors and publics cannot act in a manner consistent with the neighborhood improvement objectives of residents without information that is critical in shaping their behavior.

The expanded use of marketing tools in improving the nature and quality of public sector management should be greatly encouraged by the experience we observed. The whole cluster of things associated with neighborhood revitalization, communicating this phenomenon to publics, and publics receiving the message and assuming a new behavior is a very complex assortment of perceptions and actions. The management of these

processes requires an extensive knowledge of the product (the neighborhood) and the customer (targeted publics). It is not sufficient to simply focus on what is communicated. It is necessary to focus on what was communicated and what was sold, not just by advertising but by all marketing forces. All marketing forces includes exogeneous as well as endogeneous factors that influence the consumers locational decision. The managerial decision should look towards sales effects, and be based on a consumers needs orientation.

The value of marketing concept to public managers and planners lies in the long-run consumer satisfaction that the marketing managerial decision should be based on.

We have generated some hypotheses concerning the role of the marketing in supporting neighborhood revitalization. We would suggest that the "state of the art" in managing public sector organizations has lagged considerably behind the applications of inventive approaches to problem solving in the private sector. Marketing concepts, strategies, and techniques can help to improve public sector planning and management.

The role of marketing in public sector should be explored by researchers interested in improving the objective quality of life in declining neighborhoods. This can only be accomplished through exacting public sentiment that is usually expressed in small units. Organizational and administrative imperatives should be based on the consumers view.

The point can be summed up by the following statement:

The fact is that all marketing forces communicate. The price of a product or service, the stores in which it is sold, promotion of it in and out of those stores, its salesman's calls, even its packaging-all tell us something about whom it is for, why he should buy it and what he can expect from it. Many ignore this truism, thereby to classify research according to the organizational or admin-

istrative divisions in which marketing is done. To do so is to miss the point of the marketing concept; that in the end, the consumers view of marketing will prevail. (8)

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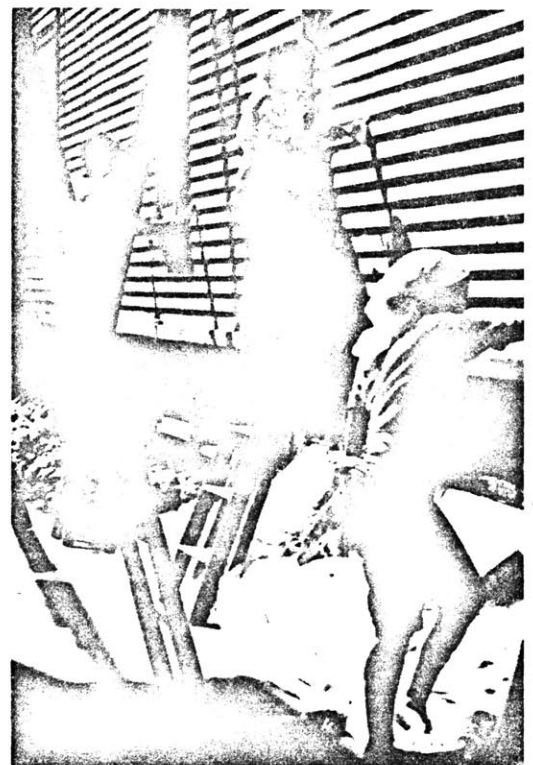
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Neighborhood Evolution

A Closer Look



NEIGHBORHOOD EVOLUTION

For some twenty years now, planners and policy makers have sought outside aid to solve the problems of city neighborhoods. The very terms 'blight' and 'decay' imply a disease that can be cured only if it is removed or if the right kind of medicine can be administered. In some cases the prescription has been urban renewal in others an infusion of new social capital improvement and housing rehabilitation programs.

Some of these approaches, over time, have seemed sensitive to human needs and relatively successful. Boston's Housing Improvement Program is an example. Taken together, however, the national strategies of the last two decades seem to have overlooked a consideration which appears to be increasingly important: the internal confidence that a neighborhood has in its own future.

Work done in Boston and in a few other cities around the country more and more suggests that a community's psychology is of critical importance and is an essential complement to the physical improvements and other conventional strategies which have been used in an attempt to prevent or reverse urban deterioration. The closer look at neighborhood evolution presented here is based on that idea.

- How much does people's *belief* about the future of a neighborhood actually help to determine what that future turns out to be?
- Who are the key people who influence the all-important local housing market?
- And how can those actors understand one another better and work together more constructively to assure that an adequate number of responsible buyers will be available as properties come up for sale?

These are the kind of questions the Boston Redevelopment Authority and the Parkman Center for Urban Affairs have been asking for some time.

On Thursday, April 8, 1976, their inquiry entered a new phase when the Center and the BRA hosted a day-long pilot seminar on the subject of neighborhood confidence, using Dorchester as an example.

The theme itself was a departure from the approach taken by typical housing seminars. But more unusual were the participants. These included a sampling of the very people whose combined perceptions and actions have most to do with the relative strength or weakness of housing demand in areas such as Dorchester. Among them were neighborhood residents, brokers, appraisers, bankers, members of the media and government officials (local and federal).

In order to help shape the agenda for the day, the following summary statement went to all participants beforehand:

"When the word 'change' appears in connection with inner-city neighborhoods, it usually signifies blight. Blight, in turn, is still commonly thought of as the more-or-less uniform spreading of physical and social decay from one contiguous area to another. Even today there is the temptation to look for a scapegoat to explain this very complex phenomenon. Racial transition, the practices of banks and insurance companies, or a decline in city services are typically blamed.

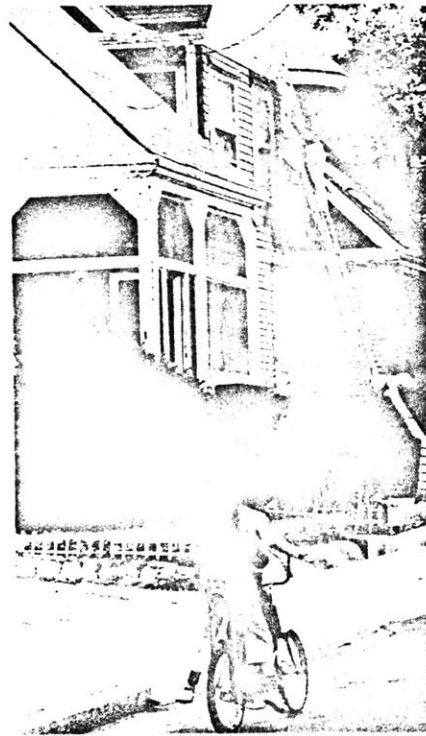
"Because Boston is a relatively small city, with very distinct neighborhoods and excellent communications networks (such as the Little City



Halls), the process of neighborhood evolution can be observed here with unusual ease. Taking advantage of this opportunity, the Boston Redevelopment Authority and the Parkman Center are exploring neighborhood evolution in a new light.

For one thing, change does not necessarily mean decay. Some previously deteriorated areas of Boston have significantly gained strength over the last few years, both with and without urban renewal assistance. For another, even where deterioration is taking place, it does not necessarily progress predictably from block to block, neighborhood to neighborhood. For yet another, the factors which influence stability or instability now appear to be highly complex and interrelated and closely tied to perceptions of future viability. Although it would be no more than a hypothetical quantity, 'an index of neighborhood confidence' might be one way to describe what we are talking about here.

We are proposing a closer look at neighborhood evolution. This closer look will include the intangibles of attitude as much as the physical evidence. Furthermore, instead of searching for villains, the goal of the seminar will be to raise the level of understanding and discussion among all the actors directly involved. Together, we hope to analyze how all interact to bring about stronger or weaker neighborhoods."



LISTENING TO A NEIGHBORHOOD

In the morning, the group travelled to Dorchester for a tour of the area, with stops to meet and talk to several homeowners. While many concerns were raised on the tour and in the discussions, at least equally striking were the positive aspects of neighborhood life in Boston.

A young Dorchester housewife told about moving out to the suburbs and then moving back again, partly to regain the sense of community which still thrives in the city.

An older resident noted a reduction in crime and vandalism in the immediate area and added that even serious deterioration a few blocks away need not be a threat so long as "the neighborhood" itself has a good deal of coherence and confidence in the future.

A young professional man, formerly of Cambridge, showed his house, built by a craftsman-owner ninety years ago. Such a house, he claimed, would have cost him at least three times the price in Newton or Wellesley.

In a neighborhood a few blocks away, the group heard of a chemical plant which began operations in a commercial structure on Talbot Avenue. Local residents galvanized against it and in the process have created a much stronger civic organization. They are now working on crime and abandonment. Neither a young black housewife nor her older white neighbor minimized problems facing the community, but their clearest message was that pride and a willingness to work together were making a difference. In a closing note, they stressed that small but vital assistance from the City and from the private sector could help them a great deal.

Finally, a new homeowner related his experience in buying and rehabilitating a HUD-foreclosed triple-

decker. At the price, it was obviously a great bargain and was proving itself to be a very convenient and desirable home which also provided shelter for two tenant families. The owner-occupant noted that his two greatest problems had been obtaining financing (he finally had to borrow from a friend) and deleading the second-floor apartment (a less costly process than it might have been because he and his tenant did the work themselves).

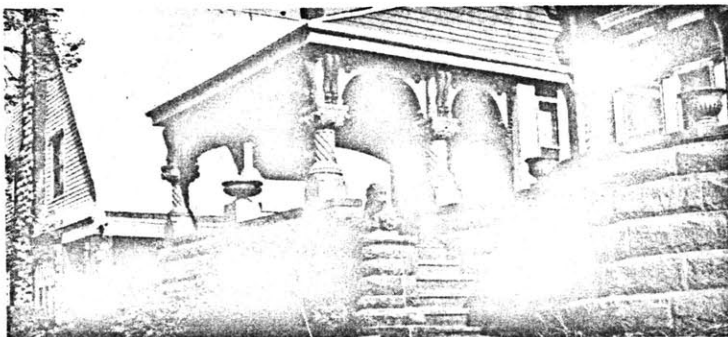
The morning ended with luncheon in a spacious Victorian home in the heart of Dorchester. A number of participants were clearly surprised and impressed to discover a dwelling of such style and in such pristine condition.

But more important than the house itself was the discovery that the surrounding neighborhood has been experiencing a resurgence of confidence, a revitalization sparked by an influx of young residents over the past few years. Furthermore, older residents generally feel reassured by their presence, while the newcomers and the new residents have the sense of entering a community with traditions.

BUILDING NEIGHBORHOOD CONFIDENCE

A member of the BRA research staff led off the afternoon with the famous advice Micawber gave David Copperfield: "Annual income twenty pounds, annual expenditure nineteen nineteen six, result happiness. Annual income twenty pounds, annual expenditure twenty pounds ought and six, result misery. The blossom is blighted, the leaf is withered, the god of day goes down upon the dreary scene, and, in short you are forever flooded."

How does Mr. Micawber relate to the housing market? An optimum surplus of responsible buyers over sellers appears to be fundamental to the healthy evolution of neighborhoods. A great excess can mean the driving



out of less advantaged residents; a deficit can mean the beginning of a gradual decline.

If, for instance, in a neighborhood of 1,000 homes, 50 come up for sale every year and every year there are 55 or so responsible bidders, confidence remains strong. If 50 homes come up for sale and there are only 45 qualified buyers, the remaining 5 turn over to others who may well be unscrupulous absentee owners. Subsequent "anxiety selling" could increase, causing turnover of 60 or 70 structures the following year.

Even marginal shifts in demand can significantly influence the majority of homeowners. In the hypothetical case presented, some of the 950 non-selling residents may well begin to feel alarm about the future, may begin to talk down their neighborhood, may hear brokers doing the same thing, all with the possible result that a negative, self-fulfilling process begins.

Conceptually, an index of confidence would express the neighborhood climate. This hypothetical indicator would integrate the buyer-seller ratio with perceptual factors, plus crime statistics, availability of mortgage financing and quality of municipal services. While these last items may be important, none need be crucial if a sufficient number of people hold positive views of future stability and value. Some areas of Boston with relatively serious concerns show sounder housing markets, based on higher confidence in the future, than other areas which, on the face of it, are relatively problem-free.

The question, then, is this: how can all those concerned improve communication and their relationships in order to maximize feelings of confidence, so that self-fulfilling prophecies can more frequently be positive ones? What must we do, in simple terms, to see the neighborhood glass as half-full rather than half-empty?

It was evident that all sectors — from the City to the

brokerage business to bankers to the media to residents themselves — could do more than they have done to bolster Boston's neighborhoods and to prevent the loss of sound housing and sound communities which has become such a national problem.

A Pollyanna approach is not seen as desirable or useful. Real problems obviously cannot be ignored; yet problems can become far more manageable when neighborhoods have some sense of fundamental security about what the future will bring.

Among other major points made during the afternoon were these:

1. That government and agency officials were conditioned through the 1960's to present the city in negative terms in order to garner the maximum in federal categorical grant dollars — a habit that still persists.
2. That the role of the media is immensely important and that its tendency to treat the central city as a "theatre of calamities" sets city problems apart from problems sometimes of an equally serious nature in the suburbs.
3. That brokers, lenders and others intimately involved in neighborhood housing markets sometimes miss positive trends and opportunities which could be capitalized on to strengthen neighborhood stability.
4. That Boston's present tax structure, with its heavy reliance on the property tax, is perhaps the greatest destabilizing feature of all.
5. That new homeowners in city neighborhoods are sometimes simply overwhelmed by their new responsibilities, and that timely counselling might save many homes from foreclosure.
6. That housing abandonment ranks very high on the list of factors which negatively affect perceptions of a neighborhood and undermine confidence.

SOME SUGGESTED NEXT STEPS

No formal list of recommendations came from the seminar. The entire day was conceived as a beginning, with future development left deliberately open to the willingness of all parties concerned to go forward. However, suggestions did emerge and are here presented according to the categories of actors who would most logically need to take various initiatives.

The City

1. **Promote interaction among real estate actors.** More discussions should be encouraged through vehicles like the Parkman Center where brokers, lenders, residents and City staff can begin to work on issues of neighborhood confidence. Furthermore, local realtors and bankers would be appropriate participants in the Community Development Block Grant planning process.
2. **Work to eliminate tax uncertainties.** The City recognizes the uncertainty generated by the threat of revaluation as well as the legacy of inequitable assessments. While the specific implications of revaluation are not yet clear, it is apparent that the City must give the issue full priority.
3. **Advise on lead paint removal.** Better information on procedures and costs for lead paint removal in residential structures needs to be developed and disseminated.
4. **Develop a homeowner education program.** Courses on homeownership and maintenance should be provided on the order of home-economics curricula, possibly through the City's public schools or Housing Improvement Program.
5. **Utilize tax bill mailings for homeowner information.** Tax bills could be used to provide homeowners with a continuing series of homeowner information pamphlets.
6. **Make City agencies more responsive.** Increasing the responsiveness of City departments and agencies residents are aware of illegal conversions, over-crowding or hazardous conditions, and feel the City is too slow in responding.
7. **Continue demolition and boarding programs.** The City is committed to a policy of removing unsalvageable buildings as promptly as possible. The consensus of the group was that this is an extremely important policy to maintain since abandonment so negatively influences existing residents, realtors, appraisers, media and potential owners.

Neighborhood Groups

8. **Organize around specific issues.** In most instances neighborhood groups become stronger and more effective when they can organize around an issue which can bring identifiable results, e.g. getting action on an abandoned building, fighting a zoning issue, etc.
9. **Promote neighborhood image.** A lender suggested more positive letters from community residents might significantly affect mortgage policies. House tours, inviting media coverage of neighborhood events, block parties can all become "naturals" for positive media coverage to offset the news of calamities. The media must be lobbied and actively courted.
10. **Develop effective counselling for homeowners about to be overwhelmed by the circumstances of new ownership.** Often mortgage foreclosure and the resulting neighborhood trauma is not inevitable. The proper mediators could lessen the number of defaults by calling for bank forbearance, resolving the owner's management problems, etc. This appears to be an appropriate and constructive advocacy role.

The Media

11. **Broaden neighborhood news reporting.** Too often, sensational coverage reinforces unfortunate stereotypes. The media should consider more carefully the inadvertent consequences of casual coverage of "inner-city calamities," events which elsewhere would not be considered newsworthy.
12. **Utilize public affairs programming to promote greater understanding of neighborhood heritage, richness and variety.** Media analogues to "Where's Boston", historical photos, replays of old film footage and the like could all improve a neighborhood's self-image.
13. **Develop human interest 90-second spots.** Build on the public's natural curiosity about how other people live. Show residents describing their neighborhoods. Sponsors for these spots could be some of the members of Boston's commercial sector who have already demonstrated a desire to promote positive news.

The Real Estate Industry

14. **Increase broker responsiveness to neighborhood concerns.** The brokerage industry should work to make its members more aware of the role they play in shaping a neighborhood image.
15. **Develop a more effective public-private sector partnership.** Expectation that the public sector can meet all problems is naive; a public-private partnership approach has usually proven more effective. Allowing neighborhoods to become "FHA-insured only" can lead to stigmatized neighborhoods and declining values unless FHA loan insurance practices are altered. Points should be abolished and FHA loans made at market rates (plus insurance premium). FHA requirements regarding home improvement loans and fix-up of properties prior to sale should be reviewed to determine their impact on normal market operations. Similarly, a review of forbearance procedures in the case of delinquent loans is appropriate.
16. **Disposition procedures for HUD properties should be revised.** Advertised lists of HUD repossessions can stigmatize a whole area and are invitations to real estate exploiters. Private brokers could more imaginatively attract prospective buyers — and a "Filene's basement" approach of automatic reductions should be initiated to get the properties "as is" to responsible new resident owners as fast as possible. The marketing of these properties must be carefully designed to result in strengthening the neighborhood.
17. **The Disposition of City-owned property should be reviewed.** The City should consider a variety of approaches to the management and disposition of its property. Although its primary goal is to divest itself of existing properties to get increased revenues, there are areas where the City should "land-bank" vacant land for future development. The current auction and public notice process is not conducive to attracting owner-occupants. A brokerage process which advertised the properties more attractively could be a positive first step. Furthermore, the City could advertise its properties indicating that owner-occupants could participate in the Housing Improvement Program.

APPENDIX

REPORT DATA ITEM DESCRIPTIONS

This appendix defines the data items contained in the several ONSITE reports. The data item definitions are grouped by report, and are discussed in the order of appearance in the report, reading left to right, and down.

The 1970 Census data items contained in the reports are 100% enumeration data, wherever possible. Those 1970 Census data which are available only from the 5, 20 and 25% sample surveys are adjusted to the appropriate 100% enumeration control totals.

AREA PROFILE: 1970 CENSUS

POPULATION	Total population count.
BLACK	Percent of total population that are black.
OTHER	Percent of total population that is neither white or black.
SPAN AM	Percent of total population which has been designated as Spanish American. (See Part I of the 1970 CENSUS USERS' GUIDE for more detailed explanation of the enumeration of Spanish American population.)
AGG.INCOME	Aggregate annual income of persons 14 years and over, stated in millions of dollars.

HSGLD SIZE	Mean number of persons per household.
GRP QTRS/INST	Percent of total population living in group quarters or institutions (not members of a household).
FAMILY INCOME	Count and percent of total families by eight income intervals. The income intervals are in thousands of dollars. For example: 5-7.9T is \$5,000 - \$7,999. The table also includes the median and average family income.
AGE	Count and percent of total population by ten age intervals. The median age of the population is also included.
OCCUPATION	Count and percent of employed population by eleven occupational categories. When retrieved from census tract or county data records, the data for this table is based on a universe of employed population 14 years and over. When retrieved from pseudo-tract records, the data for this table is based on a universe of employed population 16 years and over.
PROF/TEC	Professional, technical, and kindred workers.
MGR/PROP	Managers, officials, proprietors, including farmers and farm managers.
CLERICAL	Clerical and kindred workers.
SALES	Sales workers.
WH/COL	White collar workers (sum of the preceding four categories).
CRAFTS	Craftsmen, foremen, and kindred workers.
OPERATIVS	Operatives, including transportation equipment operatives.
SERVICE	Service workers, including private household workers.
LABORER	Laborers, except farm.
FARM WRK	Farm laborers and farm foremen.
BL/COL	Blue collar workers (sum of the preceding five categories).

SCHOOLING	Educational characteristics of the population.
POP AGE 25+ HIGH SCH ONLY	Population age 25 years and over. Percent of population age 25 and over that graduated from high school, but did not go on to college.
ANY COLLEGE	Percent of population age 25 and over that had at least 1 year of college.
MEDIAN SCH YRS	Median number of school years completed by the population 25 years and over.
18-34 IN COLL	Percent of population 18-34 that were enrolled in college.
SEX	Count and percent of population by male and female.
LABOR FORCE	Count of persons classified as employed and unemployed by male and female (civilian labor force). When count comes from census tract or county summary records, the figures are for labor force age 14 years and over. When count comes from pseudo-tract records, the figures are for labor force age 16 years and over.
UNEMP	Percent of the labor force that was unemployed at the time of the 1970 Census by sex.
PART/R	Participation rate: labor force as a percent of the population age 14 years and over by sex.
IN ARMED FORCES	Percent of total labor force (including members of the military) that are in the armed forces.
AUTOMOBILES	Count and percent of households by the number of automobiles available for their use.
HOUSING UNITS	Count of total housing units, including occupied, vacant year round, and vacant seasonal or migratory units.

OWNER OCC.	Percent of total housing units that are owner-occupied.
RENTER OCC.	Percent of total housing units that are renter-occupied.
VACANT	Percent of total housing units that are vacant year round.
CONDOMINIUMS	Count of owner-occupied units that are classified as cooperatives or condominiums.
MOBILE HOMES	Count of occupied mobile homes or trailers.
TURNOVER	Estimate of the percent of owner-occupied housing units that changed hands during the year 1969-1970. This figure excludes purchases of new housing units.
STABILITY	Percent of the population 5 years old and over that lived in the same house in 1965 as in 1970.
HOUSING VALUE	Count and percent of units for which value was tabulated by six value categories. The value intervals are in thousands of dollars. For example: 15-19.9T is \$15,000 to \$19,999. The table also contains the median and average housing value.
RENT	Count and percent of units for which rent was tabulated by six rent categories. The rent intervals are in dollars. The table also contains the median and average rents.
UNITS/STRUCTURE	Count and percent of occupied and vacant year round housing by five categories of units in structure.
ROOMS/UNIT	Count and percent of occupied and vacant year round housing by five categories of rooms per unit.
BUILT	Percent of owner-occupied and renter-occupied units by four categories of year structure was built.

HOUSEHOLD EQUIPMENT: 1970 Census

POPULATION	Total population count.
HOUSING UNITS	Count of total housing units, including occupied, vacant year round, and vacant seasonal or migratory units.
HOUSEHOLDS	Count of total households which is equivalent to total occupied housing units.
OWNER	Percent of households that are owners.
RENTER	Percent of households that are renters.
UNITS WITH:	This table presents the count and percent of owner-occupied and renter-occupied units with selected equipment.
AIR CONDITIONING	Count includes housing units with central air conditioning as well as those with room units.
CENTRAL HEATING	The count from census tract and county summary records includes housing units with steam, hot water, or central warm air furnace. In addition to the three mentioned above, the count from pseudo-tract records includes built-in electric units and floor, wall, or pipeless furnaces.
1+ BATHROOMS	Count includes units with more than one bathroom.
BASEMENT	Count and percent of both total occupied and vacant year round, and one-family occupied and vacant year round, with full basement.
CONCRETE SLAB	Count and percent of both total occupied and vacant year round, and one-family occupied and vacant year round built on a concrete slab.

HOUSEHOLDS WITH: This table presents the count and percent of households with selected household equipment.

TV	Households with televisions, including black and white and color, UHF and VHF.
WASHER	Households with clothes washers, including automatic, semi-automatic, wringer, or separate spinner.
DRYER	Households with clothes dryers, including electrically heated or gas heated.
DISHWSH	Households with automatic dishwashers, including built-in or portable.
FREEZER	Households with home food freezers separate from the refrigerator.

HEATING FUEL This table presents the count and percent of occupied housing units by four categories of heating fuel. A housing unit is included only once under the fuel most used for heating. Occupied housing units not included in one of the four categories, use either other fuel (coal, coke, wood, etc.) or no fuel.

GAS	Units using utility gas from underground pipes.
TANK GAS	Units using bottled, tank, or liquified petroleum gas stored in tanks.
ELECTRICITY	Units using electricity.
FUEL OIL	Units using fuel oil, distillate, residual oil, kerosene, gasoline, alcohol, and other combustible liquids and semi-fluids.

COOKING FUEL This table presents the count and percent of occupied housing units by four categories of cooking fuel. The fuel categories are the same as under heating fuel. A housing unit is included only once under the fuel most used for cooking. Occupied housing units not included in one of the four categories use either other fuel (coal, coke, wood, etc.) or no fuel.

STUDY AREA SCAN

Scan Line 1

Key population characteristics.

POPULATION COUNT

Total population count.

POPULATION SHR

A ratio of the population of the specific subarea to that percent of the entire study area or criterion area.

MEDN AGE

The median age of the population.

POP 55+

Percent of the population that is 55 years old and over.

HSHLD SIZE

Mean number of persons per household.

MEDIAN FAM INC

Median family income.

MEDIAN SCH YRS

Median number of school years completed by population age 25 and over.

POP WHITE

Percent of the total population enumerated as white.

WT

The weight assigned to the subarea. The default setting is 1.00.

Scan Line 2

Key housing characteristics.

HSNG UNITS COUNT

Count of total housing units, including occupied, vacant year round, and vacant seasonal, or migratory units.

HSNG UNITS SHR

A ratio of the count of housing units of the specific subarea to that of the entire study area or criterion area.

OWNER-OCC.

Percent of total housing units that are owner-occupied.

MED.VALUE	The median housing value in dollars for owner-occupied units for which value was reported.
RENTER-OCC.	Percent of total housing units that are renter-occupied.
MED.RENT	The median rent in dollars for renter-occupied units reporting cash rent or no cash rent.
SM HSE 1965	Percent of population 5 years old and over that lived in the same house in 1965 as in 1970.
SINGLE UNITS	Percent of total housing units that are occupied or vacant year round, single-unit structures.
Scan Line 3 -----	Additional housing characteristics. -----
OWNER-OCC. UNITS	Count of owner-occupied housing units.
OWNER-OCC. SHR	A ratio of the count of owner-occupied housing units for the subarea to that of the entire study area or criterion area.
AGG.VALUE (M)	Aggregate value of housing units for which value was reported in millions of dollars.
AGG.VALUE SHR	Aggregate value for the subarea as a percent of the aggregate value for the entire study area or criterion area.
RENTER-OCC. UNITS	Count of renter-occupied housing units.
RENTER-OCC. SHR	A ratio of the count of renter-occupied housing units for the subarea to that of the entire study area or criterion area.

AGG.RENT (T) Aggregate rent of housing units for which rent was reported in thousands of dollars.

AGG.RENT SHR Aggregate rent for the subarea as a percent of the aggregate rent for the entire study area or criterion area.

Scan Line 4 Selected family income characteristics.

AGG.FAM INCOME (M) The aggregate annual family income in millions of dollars.

AGG.FAM INCOME SHR Aggregate family income for the subarea as a percent of the aggregate family income for the entire study area or criterion area.

FAMILIES BY INCOME (000) Count of families by three income categories and, for each category, the ratio of the count for the subarea to that of the entire study area or criterion area. The category intervals are in thousands of dollars. For example: 7-14.9 is \$7,000 - \$14,999.

UPDATED INCOME: 1976

1960 CENSUS	Only the 1960 population count is shown under this heading. The count is calculated from National Planning Data Corporation's 1960 population estimate for 1970 Census geography.
1970 CENSUS	All data items under this heading are from the 1970 Census of population and housing.
1976 (EST.)	All data items under this heading are estimates by Urban Decision Systems. For a technical discussion of the methodology used in generating these estimates, refer to publication D76-1278, "The Urban Decision Systems Current Population and Income Reports: Sources and Metholodgy," available upon request from Urban Decision Systems.
% CHANGE 1960-70	Percent change (negative for decrease) between the 1960 data and the 1970 Census data.
% CHANGE 1970-76	Percent change (negative for decrease) between the 1970 Census data and the 1976 Urban Decision Systems' estimates.
POPULATION	Total population count.
HOUSEHOLDS	Total households, which is equivalent to total occupied housing units.
AGG.INCOME (M)	Aggregate annual income for persons 14 years and over in millions of dollars.
AVE.HSHLD INCOME	Average household income in dollars calculated by dividing the aggregate income by total households.

PER CAPITA INCOME The average income per person in dollars calculated by dividing the aggregate income by total population.

FAMILY INCOME Count and percent of families by 12 income categories for both 1970 and 1976. This table also includes the median and average income for the two time periods. The 1970 Census income interval of \$15,000 to \$24,999 has been split into two categories: \$1,5000 - \$19,999; and \$20,000 - \$24,999 for presentation in this table. This split was accomplished using Pareto estimation techniques.